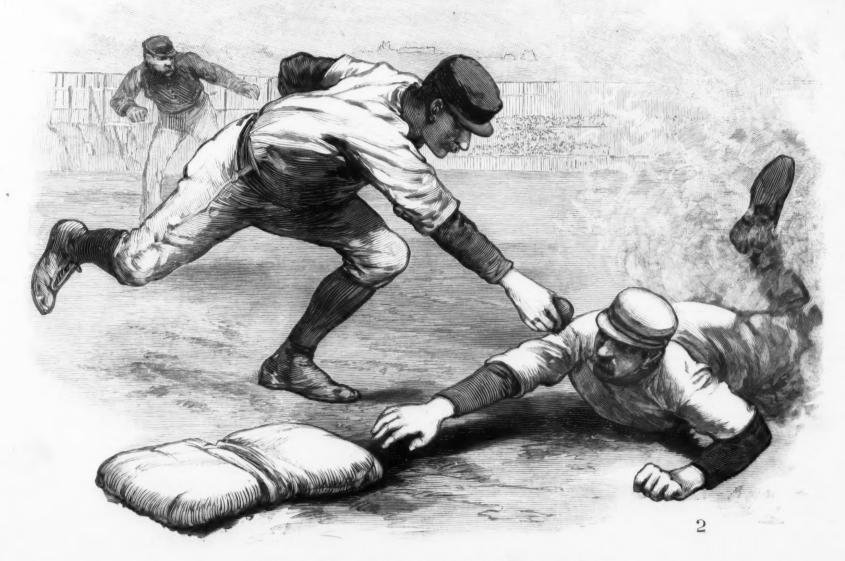


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1. THE GRAND STAND-AN EXCITING MOMENT. 2. A TOUCH-OUT AT SECOND BASE.

THE STRUGGLE FOR THE BASE-BALL CHAMPIONSHIP.—SCENES AT THE POLO GROUNDS DURING A GAME BETWEEN THE NEW YORK . AND BROOKLYN CLUBS.—FROM SKETCHES BY A STAFF ARTIST.—[SEE PAGE 231.]

FRANK LESLIE'S

ILLUSTRATED NEWSPAPER.

110 FIFTH AVENUE, NEW YORK.

W. J. ARKELL.

RUSSELL B. HARRISON.

NEW YORK, NOVEMBER 2, 1889.

14 NANCIAL Panies, their Cause and Cure," will be the subject of the chief editorial contribution in Frank Leslie's ILLUSTRATED NEWSPAPER next week. Every one who remembers the original greenback issue will recall the striking signature of Treasurer F. E. Spinner, and those familiar with the financial history of the country during the dark days of the Rebellion will recollect the important part that Mr. Spinner took in aiding Mr. Chase and others to reach a solution of the financial difficulties confronting the Administration of President Lincoln. General Spinner has of late years been living in Florida. Some time ago he was troubled with a cancerous affection of the face. He is now a man of nearly eighty years, but of vigorous constitution, and has thus far successfully resisted the inroads of a very distressing disease. When he was invited by Frank Leslie's to write an article on "Panics," he consented, and in his letter, written at Mohawk, N. Y., which we take the liberty of quoting, says: "With my daughter I spent weeks at the various summer resorts in the mountains of Tennessee and Virginia. Some weeks ago I came here from Chicago at my northern home, and having leisure, and feeling better than I had hoped for, your letter occurred to me. As you gave me large latitude as to time, I thought it not too late to comply with your request to write something on the subject of 'Panics.' Would like to have said more on the subject of our currency and what it ought to be to answer the legitimate wants of trade and commerce and no more, and thus put a check on, if not an end to, monetary panics. I have misgivings as to your approval of what I have written, but I send it herewith inclosed." General Spinner's contribution recalls some interesting facts in reference to financial panics in this country, and offers a suggestion that, in the mind of General Spinner, may prevent overwhelming financial disasters in the future. Bankers and business men will especially be interested in the suggestion which General Spinner makes coming, as it does, from a financier of ripe experience and rare sagacity.

HOW SHOULD POLITICAL ECONOMY BE TAUGHT TO THE RISING GENERATION?

HE author's experience as a teacher and a writer has convinced him that brief economic manuals have in the past done immense harm. They have conveyed little positive knowledge, but they have provided their readers with a lot of catch-words and simple 'rules of thumb' for the solution of the various socio-economic problems which arise in our complex modern industrial civilization. They have thus turned the minds of a multitude of half-educated persons away from the careful observation of the phenomena of actual life, and have shut their eyes to truths easy enough of perception." I quote the above words from the preface of my "Introduction to Political Economy" because they take us at once to the heart of our subject. They tend to confirm a popular prejudice against political economy, but they do not warrant the conclusion that we can afford to dispense with the careful study of that branch of knowledge. Sir William Hamilton long ago showed that the only way to combat a false philosophy is by philosophy. Similarly we can only correct a faulty political economy, rightly called "the fruitful parent of crime," by a true political economy, and the harm done by erroneous methods of instruction can be combated successfully only by the use of sound

While political economy is a study which can be begun by young children, it comprises problems which all the learning and acumen of some of the wisest men of the nineteenth century has not yet been able to solve. In the celebrated hierarchy of the sciences which Auguste Comte gave to the world, sociology is placed at the conclusion of the series as a science which in its fullness presupposes all other sciences, and is in many respects the most difficult. Now what is said of sociology applies to political economy, which is at the present time by far the greater part of sociology. Political economy is a study of a lifetime, and from all this we can draw a most weighty conclusion in regard to the way in which political economy should be taught the rising generation. What is taught to young people should be taught as merely introductory to a branch of knowledge which they will as long as they live continue, by books which they read and by the actual experience of practical life.

Modesty on the part of the teacher, and inculcation of modesty in pupils, I would then lay down as prime requisites in successful instruction in political economy. Of dogmatism and arrogance in political economy we have had too much, and they have brought this really grand study into disrepute. We have seen too many striplings, fresh from college benches, who could, in their opinion, have guided the destinies of nations more succes fully than statesmen like Frederick the Great, Oliver Cromwell, and Alexander Hamilton, and who deem themselves competent to judge with absolute accuracy the economic policies of all countries, past, present, and future. Political economy should be taught so as to produce an earnest, inquiring spirit, never satisfied with present acquisition, but always pushing forward for the discovery of new truth. The aim of instruction in political economy, particularly of text-book instruction, should be to describe the main features of modern industrial life, to give the pupil at least some little insight into the evolution of the wonderful economic society of the nineteenth century, to explain methods of research, to take a rapid survey of the field of political economy, to show its relations to other related sciences, like law, ethics, history; to define terms, to familiarize the pupil with economic conceptions, and to explain the various parts into which the science is divided. Special attention ought to be given to the cultivation in the young of the habit of observation of social phenomena, a habit far less cultivated than that of the observation of natural phenomena. When the student has finished a text-book he should feel that he is ready to begin, and he can then take up the study of special questions, like socialism, labor organizations, the tariff and taxation, without losing a sense of the unity of economic science. The text-book, if properly constructed, gives a frame-work which renders the acquisition of knowledge easy and pleasant, because it enables us to classify and arrange our information, and thus to preserve and increase it.

Political economy should be taught as a descriptive science rather than a logical discipline, and the text-book writer should aim to cultivate a narrative rather than a dogmatic style. The function of the political economist is not to evolve an ideal world out of his own inner consciousness, but to explain the world as it is, and to show how to encourage and accelerate the action of good forces actually at work. The teacher of the young is not the paid advocate of any party or clique, whether of free-traders or protectionists, whether of laborers or capitalists. He is the follower of truth and the servant of humanity. He must speak fearlessly that which he believes to be true, and he will probably hit right and left, striking some hard blows at all sorts of cherished superstitions. No one should interfere with him, What does it matter if perfect truth is not attained in the classroom? Does not all the rest of life furnish opportunities for the correction of errors? Books remain to be read, and the shop the counting-room, and practical experience in political life will furnish instruction during a lifetime, if a right beginning has been made. Opinions must differ widely in so young and growing a science as political economy, and only free and untrammeled inquiry will lead to the ultimate discovery of truth. The conflicting views of class-rooms become serious only when instruction assumes a dogmatic form, and a faulty political economy is resented as a revelation with which it were impiety to tamper. This is an important point, because shallow thinkers and interested parties have framed a conception of economic orthodoxy, and have sought to terrify the public by cries of heresy when any one presumed to differ with them.

As in natural science, we should begin our economic studies at home; at any rate, should accompany them at a very early stage by the examination of near and familiar phenomena. When a class of school children is studying banking it is well for the teacher to ask some banker to come into the class, to bring a lot of blank or canceled checks, drafts, bills of exchange, and the like, and to explain them to the class, telling them also about clearing-houses. When taxation is being studied let the town, village, or city assessor, or tax-gatherer, explain his duties. The members of the class may very properly find out and report all they can about the town, county, and State taxation where they live, and examine the published accounts of officials, to learn to interpret them correctly. We have a habit of beginning at the wrong end in our financial studies and discussing Federal revenues before we know anything about local finance. The scientific and practical consequences of this habit are most unfortunate. As one of them may be mentioned the undue and exaggerated importance attached to the tariff controversy, and the comparative neglect of other equally important economic topics. It becomes easy for unscrupulous politicians to divert attention from home politics by continually talking national

It is surprising to one who has not made the experiment how interesting, even to very young children, a discussion of a topic like capital can be made. I have spoken to a room full of boys from six to sixteen, and by speaking of farming implements and of their traps for catching rabbits, and of their other playthings -for the school was in the country-have been able to interest them in a comparison of two definitions of capital, one taken from a socialist writer, the other from a well-known political economist. Similarly a discussion of money can be begun by an examination of actual money and a presentation of the subject in the concrete rather than in the abstract. An excellent political economist once began a discussion of money before a lot of school-boys by putting his hand in his pocket and pulling out a handful of money, which he described to them. A question like this will start inquiry: How many kinds of paper money have we in the United States, and in what respects do they differ from each other?

The question which serves as the title for this article implies that political economy should be taught to the rising generation, and such is most assuredly the case. It should be a compulsory study in all schools, and no American boy-or girl eitherbe allowed to grow up without some acquaintance with political economy. Political economy may be defined as, among other things, the science of getting a living, in so far as getting a living is affected by social and political relations. It is so which affects visibly every one who lives a civilized life in a civilized land. Every political question is becoming with astonishing rapidity an economic question, and one is tempted to say almost purely an economic question, and we are arriving at a condition of affairs such that a judge cannot give a just and wise decision without a profound knowledge of political economy. may be on this account that in some countries no one can be admitted to the Bar until he has passed an examination in political Let the reader reflect on a few of the questions now coming before courts and local, State, and National legislatures. Such subjects as these occur to one: Labor organizations, Trusts, conspiracies, silver money and bimetallism, greenbacks, municipal control directly or indirectly of electric lighting, gas supply, the ownership of telegraph lines, the tariff. Now whatever else these may be, they are all economic questions, and to come to wrong decisions in regard to them means loss to our common country; and that is loss to the individuals who comprise it; a loss which, as society becomes complex, becomes constantly a more serious matter. If these questions were decided for us by a good and wise sovereign, a wide diffusion of economic knowledge might be less important, but it is the American theory that

every American citizen is a sovereign, and the logical conclusion is that he should have a training befitting a sovereign.

Opportunities for economic study outside of regular schools should be furnished, and this article will be concluded by a brief account of the most remarkable attempt of our time to meet this requirement. It can scarcely be necessary to say that I refer to the grand Chautauqua movement which is reaching over the entire earth, reaching every State in the American Union and every continent on the globe. The most popular feature of the Chautauqua work, including over fifty thousand students, is the Chautauqua Literary and Scientific Circle. Those in this circle take a four years' course of systematic reading, and among the required books for the coming year, as for the course four years ago, is a text-book of political economy. This Chautauqua Circle admits any one who is willing to spend a short time each day in study, and reaches thus young and old; sometimes entire families, who are drawn closer together by common intellectual pursuits. As the Chautauqua work is not at all money-making in character, but is really a fine kind of missionary effort, it is not improper to mention that the secretary of this part of the work is Miss Kate F. Kimball, of Plainfield, N. J., and that further information can be had on application to her. She can also furnish the particulars in regard to a special course in political science. There are three other features of the Chautauqua work which are likely to accomplish a good deal in the future in the education of the rising generation in political economy, and the secretary who has this in charge is Professor Frederick Starr, Ph.D., whose address is New Haven, Conn.-except in the summer months, when he is at Chautauqua, N. Y. The first of these is the Summer School at Chautauqua, the College of Liberal Arts, where oral instruction in political science is given daily for six weeks; the second is the correspondence work, conducted with pupils at a distance by correspondence, as the name implies; and the third, not yet fully organized, is the University Extension Scheme.

It is proposed by Chautauqua to send lecturers into towns which may be willing to defray the moderate expense, to give one lecture a week for twelve successive weeks on popular economic, political, and social subjects, each lecture to be followed by a class exercise. When the plan is fully matured, the lecturer will, whenever necessary, carry with him a little traveling library of books of reference, to be used by those taking the course. It is a popular, democratic movement of the higher education which has already been remarkably successful in England, and which, so far as tried, has met the expectations of its friends in this country.

It is seen that a beginning has been made, both within and without the school, and what is now needed is a vigorous extension of the work of existing agencies. To help forward the training of the rising generation in all that belongs to political economy in its widest sense, is a work which should interest every enlightened patriot and philanthropist.

Richard J. Ely

MR. DEPEW AND THE PRESS.

HE laying of the corner-stone of the New York World building, aside from the interest attaching to that evidence of phenon.enal newspaper growth, afforded an opportunity for some very pertinent remarks. Colonel John A. Cockerill, the able and industrious editor-in-chief of the World, wisely selected Mr. Depew as the orator for the occasion. We fail to recall an instance where any public speaker has paid a more fitting and generous tribute to the value and the power of the press than Mr. Depew bestowed on this occasion. He said the time had gone by when the newspaper was only a follower. Now the great exponents of party principles both follow and lead, "and they are too near the popular judgment," added Mr. Depew, "to be misled." Rarely has a finer tribute been paid to the press than was contained in these words:

"But to-day the press sits beside the Ministers in Cabinet council, participates in the discussions of the Senate, and shares the secrets of the executive session. It is present at the consultations of the judges of every court, and penetrates the recesses of the jury-room. The President no longer attempts to direct its utterances, but is of all citizens the most eager and attentive listener to its opinions. With all its power, the newspaper is the expression of popular ideas and aspirations, and not their originator. The most marked feature of the increase of independent thought and individual action in our generation is the success of journals which have no party ties, and are wedded to no definite policy. To-day friendly and to-morrow hostile to the Government. In this campaign supporting the candidates of one party and in the next those of the other, and in many cases denouncing both, they represent the constantly growing forces of intellectual discontent, the ever-recruiting legions of doubters and free thinkers, who, without forming a third party, account for shifting majorities, and curb the arrogance and moderate the demands of blind partisanship."

Noting the remarkable success of the World under Mr. Pulitzer's ownership and Colonel Cockeril's management, Mr. Depew said that this was more significant because the new World started in a field apparently full. Conceding that this was the supposition, it deserves qualification. New York City, including its environment, has a lesser number of great English daily newspapers, in proportion to its population, than any other great city in the English-speaking world. The success of the World was due, in part at least, to the opportunity it had, which Mr. Pulitzer was keen enough to discern. There were five great daily morning newspapers in this city when he bought the World. Four of these very prosperous institutions were making a great deal of mouey. The World was the fifth, and it was dragging along—poorly managed, with no economies, no business policy, and no profits.

Its leading contemporaries in this city had been making large profits, and gradually had fallen into a rut. There was no occasion for undue expenditure of enterprise or a strikingly vigorous policy. They were wealthy, prosperous, and content to go

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on in the old way. The World saw this opportunity, seized it, and plunging at once into the midst of public affairs, cut right and left in the contest for supremacy. It sought to attract attention, and having attracted attention it attracted readers, and having gained readers it pursued a policy calculated to hold them. That is all there is of the success of the World. It was achieved because there was an opportunity, and because there was a man—perhaps we ought to say two men—ready and able to seize it and make the most of it. None the less the credit they deserve.

THE SECRET BALLOT A SUCCESS.

THE success of the Australian or secret-ballot system has been shown wherever the experiment has been fairly tried. In not a single instance, from the time of its trial by one or two municipalities in this country up to the recent yearly elections in Connecticut and the new Western States, has it failed to meet the expectations of its warmest advocates. Everywhere prominent Democrats and Republicans, and especially workingmen, concede the benefits of the secret ballot.

The dispatches from the various cities of Connecticut dwell upon the fact that no great difficulty was experienced in polling the full vote; that everywhere the election was conducted with unusual quiet, and that there was a marked absence about the polling-places of heelers, rowdies, and vote-buyers. It was feared that the alleged complexities of the system would perplex voters, but happily this fear was not realized. A few votes were improperly marked, and were therefore rejected, but as a whole the system proved to be practical in all its workings. Best of all, it absolutely put an end to all attempts to bribe or to intimidate voters.

In the newly admitted Western States the verdict was unanimous in favor of the secret ballot. In Helena, Montana, what appears to have been an evasion of the intention of the law was practiced. Illiterate voters were sent up to the polls with cards bearing the names of certain candidates, and the statement printed on the card, "I want to vote for all the candidates on this card." This was signed by the voter and presented to the judges, who marked the ballot of the applicant accordingly. It will readily be seen that if this method is tolerated it will open a way for the bribery or intimidation of voters before they enter the polls. No such card should be recognized by judges who are permitted to assist illiterate voters in making their tickets. It should be made their duty not to recognize any written or printed directions. The voter should name his candidates or indicate his preference as the names are read to him in the presence of the judges, and in the presence of no one else. If the Saxton Bill is deficient in this respect, an amendment should be made to it before it is again introduced at the coming session of the Legislature.

LOOK TO THE LEGISLATURE.

W E advise honest men throughout the State of New York to carefully scrutinize their legislative ticket this fall.

Vote for no man who will not openly and freely pledge himself to favor excise and ballot-reform measures. They are essential to the welfare of the State and to the maintenance of honest elections, and upon honest elections must the future of this Republic largely depend.

Beyond these two leading reform measures, other matters of vital necessity will press upon the attention of the Legislature, and should receive prompt and careful attention. Among these stands the need, confessed on all sides, of a new libel law; one that shall remove the hardships imposed upon the press by existing statutes.

See to it, too, that a Legislature is elected that is not wholly under corporate influence and control. A Legislature is needed that will be ready to investigate the methods of the insurance companies and probe to the bottom the serious charges made against their management. Hundreds of thousands of policyholders are interested in knowing whether or not they are paying exorbitant premiums without right or reason.

See to it that legislators are elected who will insist upon purity in municipal government; who will not hesitate to impeach, for instance, Judge Bookstaver, of this city, and compel him to answer, before the bar of the Senate, the allegations made against him, not one of which has thus far been met or refuted.

New York State wants an honest, feurless, conscientious Legislature, and if its voters will scrutinize the list of candidates and support only those who are found to be both able and willing to do their whole duty, we shall have a Legislature that will bring honor and not discredit to our State,

TOPICS OF THE WEEK.

It is a commentary on the brutality with which insane patients are treated in public institutions that the trustees of the State Hospital for the Insane at Norristown, Pa., have been obliged to resort to a novel device for detecting the maltreatment of patients. This device is a system of complex mirrors leading through shafts to the top story, where an inspector is stationed, who can see every act in all the wards. A rigorous reform in the management of our public institutions, and especially of insane-asylums, is needed, or clearly it would be unnecessary to resort to such unique methods of detecting wrong-doing.

MR. DEPEW is a good railroad president, but he is not a good political prophet. At an interview in Richmond, recently, he forgot the advice of one of the wisest statesmen of the past: "Predict nothing of the future, and criticise little of the present." Mr. Depew told a reporter that Mr. Cleveland was sure to be the Democratic nominee for President in 1892. Mr. Depew lives in the State of New York. With his knowledge of its politics, he should know, what every observing politician comprehends, that recent events have solidified Governor Hill's controlling forces in this State, and that unless some significant upheaval in Democratic politics occurs within two years, he will have a united delegation in his favor at the next National Convention. Not since the war has any Democratic National Convention dared to nominate a candidate against the express wishes of the united New York delegation. We see no reason to believe that the condition of affairs will be changed in this regard in 1892. If it is not changed, Governor Hill, if he lives, will be the Democratic candidate. Grover Cleveland, under the rule by which a majority governs the delegation of the State of New York, cannot expect to have a single vote. Mr. Depew must admit that it will be impossible for a candidate to be nominated for the Presidency who has not a delegate in his State in his favor.

Ir the friends of Grover Cleveland still possess the idea that the South is solid for him, the delusion will disappear if they will read the glowing accounts of the reception extended to Governor Hill in Atlanta, Ga., and especially the reception at the banquet tendered by Irish citizens, where Mr. Patrick Walsh. editor of the Augusta Chronicle, and other prominent Democrats of Georgia, deliberately put Governor Hill in nomination for the Presidency in 1892, with all that that implied under the peculiar circumstances. The next Democratic National Convention is a good way off, and there will be abundant time for Governor Hill to make sundry other incursions into the territory that heretofore apparently has been entirely reserved for the satellites of Grover Cleveland.

The Herald is sometimes wise and sometimes otherwise. When it editorially declares that the extraordinary spectacle is presented of President Harrison trying in vain to get a Commissioner of Pensions, it is simply foolish. President Harrison had no difficulty at all in finding competent men who were willing to accept the office of Pension Commissioner. The appointment was delayed because of a desire to select the most available man. The surmise that because of Commissioner Tanner's resignation no other person could be found to take the office was too preposterous even for the vivid imagination of the New York Herald. General Raum, the newly appointed Commissioner, has held office before, and that appears to be about his only recommendation—if we eliminate the fact that he was a good Union soldier.

It is a bad year for prohibition. Connecticut voted on a proposed constitutional amendment recently, and the vote was more than three to one against prohibition. The general tendency to oppose prohibition is most noticeable in States where high-license laws have been effectively carried out; in fact, high license, wherever it has been pitted against prohibition in any State, has appeared to be more acceptable to the people, and it has generally supplanted prohibition wherever they have been tried side by side. High license is worthy a trial in the State of New York. It would have been tried but for the vetoes of Governor Hill. It will be tried next year, if the people of this State see to it that a Republican majority of two-thirds in the Legislature is elected, a majority large enough to override Governor Hill's highlicense and ballot-reform vetoes, which may be expected again next winter.

It is a misfortune that any dispute should arise in Montana over the result of the election. On account of irregularities the vote of a Democratic precinct in Silver Bow County has been rejected, and this will insure a Republican majority in the Legislature and the election of two Republican United States Senators. The vote of the Silver Bow district was thrown out on the ground that there were three instead of five judges, that the clerks were excluded from the count of the vote, and attached their certificates after the result had been ascertained by the judges, and without a personal knowledge of its accuracy. It was significant of wrong-doing that the returns showed more votes counted than were polled. Technically it would therefore appear as if the action of the Republicans was warranted, and if technicalities avail, as they did in West Virginia under Democratic manipulation, perhaps the Republicans of Montana feel justified in accepting the advantage they offer._

The right of the colored man to the privileges of the church is a question that agitates more than one religious denomination. It is to the credit of the Roman Catholic Church that it makes no discrimination on account of color, but opens its doors to all, of whatever color or nationality they may be. In a recent notable discourse on this subject, preached in this city by the Right Rev. Bishop Dudley, of Kentucky, he dwelt on the relations of the colored race to the Episcopal Church, and spoke of the necessity of a true catholicism which should make every one, black or white, welcome to the fold of the church. When we stop to think that at the very basis of revealed religion is the brotherhood of man here and hereafter, it is inconceivable that a feeling of caste, a mere race prejudice, should shut the doors of any Christian church against seekers after salvation. No member of any church would dare seriously to argue that in the world beyond any distinction will be had, and if every one be recognized in the future home of believers, is it not impiety itself to classify Christians here below?

A LIVELY sort of a Yankee would Mr. Erastus Wiman be if he would only take out naturalization papers. Loyal still to his native land. Canada, he never neglects an opportunity to do a good thing for it. When the Pan-American delegates visited Niagara Falls, Mr. Wiman, by a strategic move, got them across the border to take a dinner on the Canadian side. It was not intended that Canada should welcome them, but Mr. Wiman skillfully planned his move, and when he had landed his delegates proceeded, at the first opportunity, to eloquently expound his theory in reference to American reciprocity, and especially reciprocity between the United States and Canada. The managers of the delegates felt a little nettled that Mr. Wiman found an opportunity to speak his piece, but after all they ought not to complain. It was a winning stroke of a shrewd and sagacious business man, and it was not calculated to do harm, if it did no good. Mr. Wiman is so full of ideas that no one can sit at meat with him, at his own or any other person's table, without listening to something interesting, if not entirely new,

The saloon interest in New York is thoroughly organized, Having secured a Governor that is obedient to its will, it now proposes to get control of the Court of Appeals. The Governor's term of office lasts for only three years; a member of the Court of Appeals, when once elected, stands a fair chance of spending the remainder of his working days upon that Bench. No one

denies that the saloon interest is behind the nomination of Mr. O'Brien for Judge of the Court of Appeals. It proposes to elect him. It will bring all its forces to bear to that end. He is a man of less than moderate ability, and neither by his standing at the Bar nor by personal deservings is he entitled to a seat in the Court of Appeals. And now, what will the church-going, order-loving people of this State say in reference to this matter? Will they vote for Mr. O'Brien without knowing anything about him excepting that he has been nominated by the Democratic party and is supported by the saloon interest, or will they let weightier considerations in behalf of the good of the public service prevail?

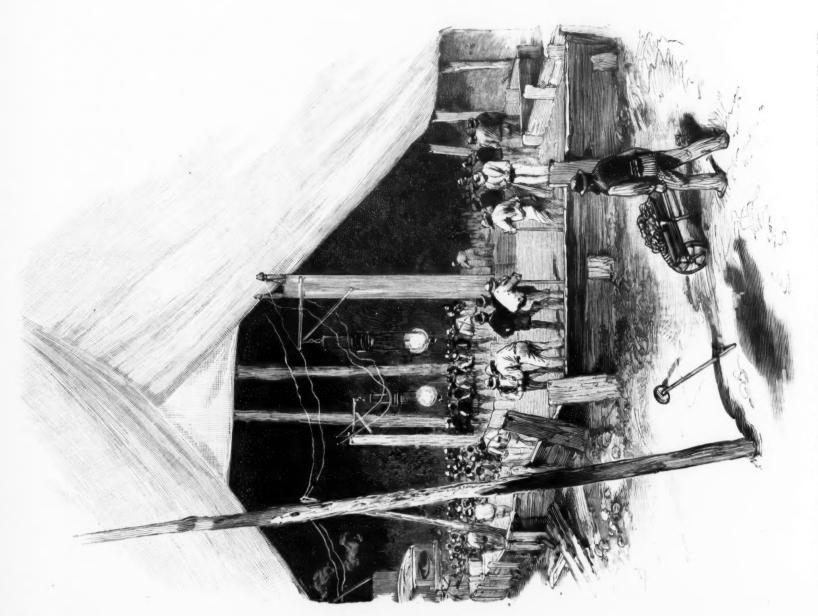
ONE of the features of the next census which will attract much attention will be church statistics. Superintendent Porter has appointed Dr. H. K. Carroll, editor of the Independent, to have charge of this department. It will give the statistics of church organizations, editices, seating capacity, value of church property, and the number of communicants. The regular census enumerators cannot gather these statistics, as they are already overburdened; but Superintendent Porter expects, with the aid of the various denominations, to obtain the information he seeks in reliable and comprehensive form. Church organizations should put themselves in communication with Dr. Carroll, and give him all the assistance essential to accuracy in the matter.

The insurance department of the State of New York, under the management of Superintendent Robert A. Maxwell, has been notably free from the faintest suspicion of scandal. The recent publication by Mr. E. B. Harper, President of the Mutual Reserve Fund Life Insurance Company, of correspondence which showed that an employé in the State insurance office had been guilty of underhanded work in connection with Mr. Harper's company, was a surprise to those who had implicit confidence in the management of this important branch of the public service. Mr. Maxwell promptly justified this confidence by discharging the offending clerk as soon as his shortcoming was brought to light. While there was nothing less for the superintendent to do under the circumstances, it seems as if there should be some way of atoning in part for the grievous wrong done by a department employé to a reputable and prosperous insurance society. Superintendent Maxwell, by his promptness in this matter, has only emphasized his oft-expressed intention to run his department on strictly business principles.

THE Forestry Congress, at its recent session in Philadelphia, adopted resolutions requesting Congress to withdraw from sale all forest lands belonging to the nation, and to intrust them to the guardianship of the army until the President could appoint a commission to report a scheme for their permanent management. This action is timely. The destruction of forest lands in this country is proceeding with a rapidity that is alarming, and, unless steps are taken to prevent the destruction of growing timber lands, the most deplorable consequences must result in some sections. Not only should the Federal authorities be exercised for the preservation of the forests, but the power of the States should also be invoked, as it is in New York for the preservation of the Adirondack forests-though in this State the law seems to be almost non-effective. It would be timely, by-the-way, if the incoming Legislature would take prompt action to strengthen the movement for the preservation of the Adirondack forests. It has recently been shown that extensive depredations are being committed by lumbermen in the northern counties of this State upon State lands. Not only should these depredations cease, but the depredators should be compelled to pay for their theft of public property and suffer the penalty of their wrong-doing.

IT is ridiculous to talk of fair elections in Mississippi in the light of General Chalmers's experience as the Republican candidate for Governor. He has retired from the canvass, and does so because he found that the doors of court-houses and public halls, which were readily opened to Democratic speakers, were locked against him wherever he undertook to make an address in the State. He was begged by prominent colored and white Republicans to refrain from making a canvass, for fear that as a result negroes would be massacred by Democratic bulldozers, and their blood would be charged to General Chalmers's canvass. What a condition of affairs this is in "the land of the free and the home of the brave!" And yet Mugwump and Democratic newspapers in the North are perpetually insisting that the ballot and the canvass are as free in the South as in the North. It is a standing reproach to the American people that in any State of the Union free speech is denied and a free ballot suppressed. If the Republican party, in control of this Administration, and with a majority, small as it is, in both Houses of Congress, does not promptly seize the opportunity to right a great wrong, then the Republican party will fall very short of the expectation of its supporters, and will tarnish a record that thus far is without spot

NEXT to the Pan-American Congress in importance comes the International Marine Conference, now in session at Washington. Nearly every important maritime nation in the world has sent delegates to the gathering, the purpose of which is to discuss an international system of marine signals, regulations regarding the sea-worthiness of vessels, and making ocean travel more secure Secretary Blaine welcomed the delegates in a brief and appropriate address, and presented them in person to President Harrison. While this convention has not attracted as much attention as the assembling of the Pan-American Congress, it is none the less a very important assemblage, and will consider interests of inestimable value. The congress will continue in session for some time. Its membership includes some men very prominent in official life abroad, including Sir Julian Pauncefote, of Great Britain; Charles Hall, a Member of Parliament; three Admirals of the Royal Navy, one of them Sir George Nares, of world-wide fame; a Rear-admiral of the Austrian navy, a Vice-admiral of Russia, and a Commander of the Chinese navy. Rear-admiral Samuel R. Franklin, United States Navy, was elected president of the conference, and Lieutenant Cottman, United States Navy, was elected principal secretary; with Hon. Cecil A. Spring Rice, of the English delegation, Charles Viblere, of France, and Walter Blaess, of Germany, as assistant secretaries,



NEW YORK.—THE SOLDIERS' AND SAILORS' MEMORIAL ARCH IN BROOKLYN —PREPARING TO LAY THE CORNER.STONE.—From a Sketch by a Stapp Artist.



PENNSYLVANIA,—THE NEW PITTSBURG OIL.-FIELD—FIRING THE WONDERFUL THOUSAND-BARREL WELL ON THE ARBUCKLE HOMFSTEAD,—From a Sketch by a Special Artist.—[See Page 227.]

REPRESENTATIVE SOCIETY LADIES.—XI. MRS. PIERRE LORILLARD, JR.

THE portrait given herewith is that of one of the younger society matrons of New York who are of recognized prominence and weight in all social maters. Mrs. Pierre Lorillard, Jr., is the wife of the eldest son of Mr. Pierre Lorillard, whose claims for fame are far-reaching in society, finance, the turf, the club, etc., ad infinitum. "Young Mrs. Lorillard," as she is generally known, is a tall, slender woman, with a graceful figure and a rather remarkable stateliness and dignity for so young a woman.

She is unusually gifted mentally, and is one of the few society women who have won some reputation with their pens. A few years ago she wrote a novel entitled, "Those Pretty St. George Girls." It was a very bright and clever book, full of keen touches, and showing no little power. Unfortunately Mrs. Lorillard's lines of life have been east in such smooth and alluring streams that she has felt no desire to venture again into the troublous waters of literature. If she had been a poor or unhappy or unappreciated woman she would probably have made an enviable name and place for herself with her pen. Mrs. Lorillard, who before marriage was a Miss Hamilton, has two little children, one of whom, Pierre Lorillard III., is the special delight of his still youthful grandfather, who welcomed Pierre the Third by settling on him a sum that will make him an enormously rich and desirable "catch" when he reaches man's estate.

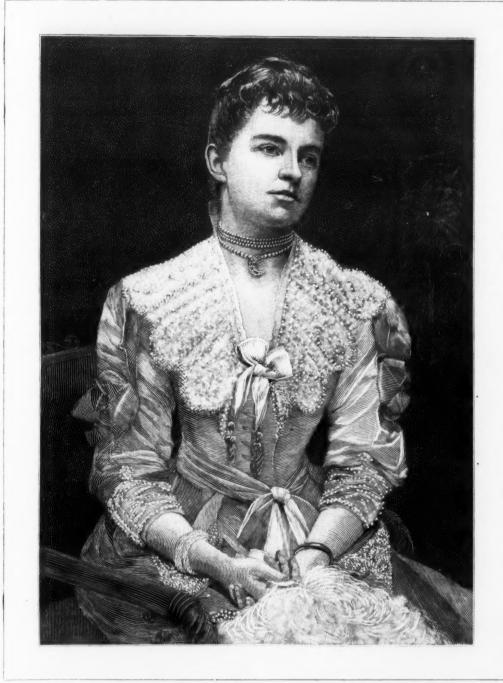
Young Mrs. Lorillard has a town-house at the corner of Madison Avenue and Thirty-fourth Street. Comparatively little of her time, however, is spent there, for the hearts of all the Lorillards beat as one about a single thought—Tuxedo. Here young Mrs. Lorillard has one of the most expensive and ornamental of the many fine cottages, and here she spends most of the year.

Mrs. Lorillard rides remarkably well, and she is very fond of the exercise. She has, moreover, an exceptional accomplishment among women—she is "a crack shot," and rarely fails to hit the bull's-eye whenever she shoots. Mrs. Lorillard is very popular in the exclusive circles in which she moves. She has a very agreeable manner, and she is a conversationalist of conspicuous talent. Personally she is very attractive, and while she is not especially fond of gayety, her elegant figure and her fair, refined face are seldom missing from the assemblages graced by the noble army of "The Four Hundred."

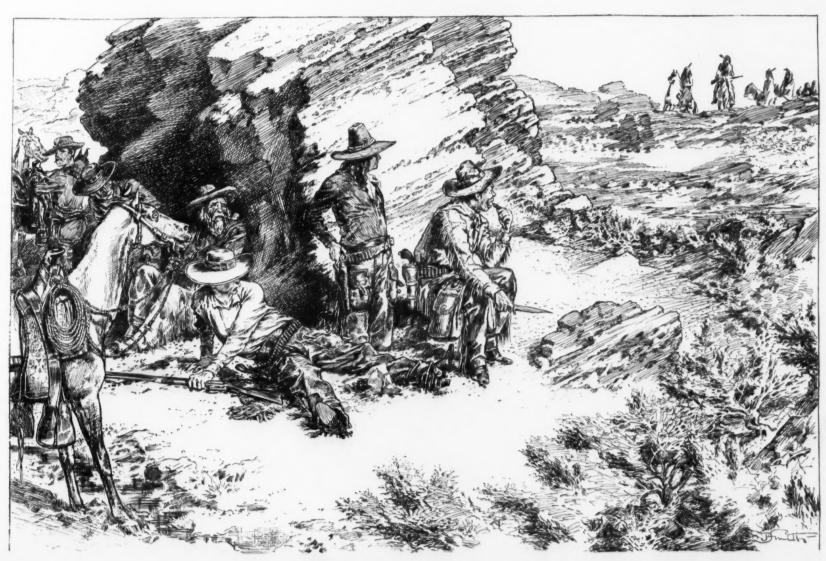
[The next portrait in this series will be that of Mrs, Randolph.]

THE BROOKLYN SOLDIERS' MONUMENT.

HE Brooklyn Soldiers' and Sailors' Memorial Arch, the corner-stone of which is to be laid on October 30th, promises to be in every respect worthy of the city, and of the heroic dead whose memory and services it is designed to commemorate. Its cost will be \$250,000, and it will be constructed in the style of an old Roman triumphal arch. It will be located on the plaza directly opposite the entrance to Prospect Park, corner of Ninth and Flatbush avenues,



REPRESENTATIVE SOCIETY LADIES OF NEW YORK.—XI. MRS. PIERRE LORILLARD, JR.



ON THE WESTERN PLAINS -FRIEND OR FOE?-Drawn by Smith

THE ARMINIAN CHEST.*

WHERE the Yssel, the Waal, and the Meuse seaward flow. Now pellucid and fleet, now dark, turbid, and slow; Where the perfumes of orchards like incense arise, And the green hills of Gelderland point to the skies; Here, securely intrenched by the triple-armed Rhine, Stands that frowning old fortress, the strong Loevenstein.

Double-walled, double-fossed, iron-bolted, and barred, Where the dark, swelling waves keep their fierce, restless guard, See its turrets, its ramparts, its parapets stand, Overlooking the valleys of fair Gelderland. Thus it rises defiant, time-battered and bare, And who crosses its draw-bridge strikes hands with despair.

With despair, did I say? Nay, the grand human will And the deep love of freedom surmounts every ill; And the bars of the Loevenstein fortress are light When the soul of a Grotius seeks freedom and flight!

Tis a morning in March, near three centuries gone, Wild the winds howl without, swift the tempest comes on. Hugo Grotius, thine hour of deliv'rance is near, Now bestir thee with haste, bid defiance to fear; For the skippers are waiting thy body to bear In its improvised coffin to old Gorcum Fair!

Ah, thy good wife was never so faithful as now: What a smile wreathes her lips, what a joy crowns her brow. What a flutter 'twixt terror and hope fills her breast, As she locks thee within the Arminian chest! Aye, she kisses the lock of thine improvised tomb, For, should fortune forsake thee, then sealed is thy doom,

'Tis a perilous voyage, where tempest and wave Are the sextons that hollow a billowy grave; And the fury-lashed Waal rears a white, foamy crest That now threats to engulf the Arminian chest. Pent up, smothered, and sea-tossed, oh, terror-struck soul, Be thou patient, the skippers are nearing their goal. It is reached, thou art rescued, the arm of the Rhine Hath upborne thee and freed thee from stern Locvenstein! Written at The Hague, August 22d, 1889. M. A. B. Kelly.

"Models of the "Old Arminian Chest," in which Hugo Grotius escape I, are shown at The Hague, and the legend is here understood and appreciated by all classes.

MY CASUAL DEATH.

BY J. H. CONNELLY.

CHAPTER VI.

HE watchers who remained with my body that night after nine o'clock were Ruth and the old black woman who had been my nurse in childhood-" Mammy Marga," as everybody called her. About one o'clock, as it was arranged, they were to summon Uncle George and Colonel Devaux to take their places.

When the two women were left alone in the parlor the young girl sank upon an ottoman that lay beneath one of the windows, and putting her brow upon her arms, which were folded on the windowsill, quietly wept and prayed. Mammy

Marga stood beside my body, and gently removing the sheet from my face, looked down at me while the tears filled her aged

"Po' young massa," she murmured, softly. "How many times you' li'l' cu'ly hade res' on old Mammy's bres' while she sing you t' sleep. Nebber did ole Mammy t'ink time come she see you in yo' las' sleep. Oh, my good Lawd! why am de wither'd weed lef stan' an' de fair young flow'r cut down? Wheffo', oh, my good Lawd! reap de ha'vest befo' de grain be ripe? Why, oh, my good Lawd! slay de young burd befo' he mek he's nest? Wheffo', oh, my good Lawd! mek de day brack wid de cloud befo' de sun done rise?"

Her voice, unconsciously rising, swayed to the measure of a mournful chant as she rocked herself back and forth, softly beating her wrinkled hands together in time with her lamentations.

Ruth, whose keenly sympathetic nature was powerfully affected by the intensity of the old woman's emotion and the weird abandon of its demonstration, arose totteringly from her place and came forward, sobbing and gasping:

'Don't! don't! Mammy; you frighten me!"

Then her eyes rested on my uncovered face, and falling upon her knees beside me, she incoherently sobbed: "Oh! Arthur! Arthur!" until suddenly she fell to the floor in a dead faint.

Mammy Marga lifted her, placed her in an easy-chair, bathed her face with cold water, and when she had regained consciousness put another chair beside and facing her, so that she could pillow the young girl's golden head upon her ample bosom. There she held her and soothed her, by a gentle swaying movermured sounds of words, rather than their as if Ruth had still been a little child.

So they sat a long time, and now I observed a remarkable difference in the elemental and thought forms surrounding that group from any I had seen before. Among them there was not one shape of horror; not one that did not appear in harmony with the innocence, gentleness, truth, and fidelity in the souls of those two beings, whose corporeal presences were so widely dissimilar, but whose spirits were so near akin in pure love and goodness. A sense of spiritual light, grace, and beauty seemed to thrill me, and I thought I had an impression, rather than a hearing, of music, faint but inexpressibly sweet.

You better now, chile?" asked Mammy Marga at length.

"Yes. Mammy."

The rocking ceased and a long silence ensued, during which Ruth lay still upon the old woman's breast in a reverie that, as I understood it, filled me with regret for my past blindness and the despair of one who learns that he has cast away not merely

life, but all life is worth the living for. Mad as was the folly of my crossing the threshold of the unknown world, it was sanity and wisdom by comparison with the crass stupidity that led me from my cousin Ruth to the syren Luella.

How fair Ruth was! As beautiful as she was good. Her great, dark-blue eyes: her disarranged hair falling like a tangled mass of golden silk upon her black dress; the luminous whiteness of her slender neck; her little half-hidden ear, like a crinkled rose-leaf for delicacy; the red, arching bow of her sweet, small mouth; and cheeks that flushed and paled, a tell-tale index of her thoughts, together made of her a picture so replete and bright with youthful loveliness that not even the ethereal ones who hovered near might vie with her in beauty. A long-forgotten line of an old poem recurred to my remembrance and clung there, repeating itself like an obstinate strain of music:

"They paint the angels fair."

"No wonder," I thought, as I gazed upon her; "for what artist could see her and dream of angels unlike her." And 1 marveled what spell had been upon me that I, who had known Ruth and called her "cousin" from my boyhood, had not before seen and appreciated her great worth and the glory of her loveliness, but had been entrapped by the meretricious charms of the creature now tranquilly sleeping in the room above us.

At length, folding her arms a little closer about the girl's form, Mammy Marga said to her, low and caressingly:

'Honey, my ole eyes has learn'd to look down deep into young gel's haa'ts. You loved Mass' A'thur."

"Yes, Mammy," she replied, simply, with quivering lips, while the tears rolled slowly down her cheeks; "with all my heart-always, I think."

"Den see heah, honey; heah's cons'lation fo' yo' po' haar't. It's a heap sight de bes' fo' Mass' A'thur he done die now, when he t'ink he's happy, dan lib to mah'y dat gel up-staa's.'

"Oh, Mammy! how can you say so?"

"'Cause it's de Lawd's troof. I done look in huh haa't, same as yo'n, my chile; an' I see all brack dah inside, wuss'n I am outside. She no lub Mass' A'thur fo' hisse'f. An' I bu'n Voodoo cha'm an' frow de ashes in de wattah, an' I see de grief an' de shame fo' him on huh 'count ef he lib. Ain't it de bes' fo' him. chile, dat he done die befo' dem ebil days come when he say he got no pleasure in 'em?'

Y-ves," assented Ruth, hesitatingly. Nature, strong in her fresh young heart, rebelled against the thought of death, even as an escape from the worst of ills possible in life. "But." she went on, and trying instinctively to edge away from that debatable ground, "how can you believe in Voodoo, Mammy? You know it is a wicked and foolish superstition, because you are a Chris-

"Yes," replied the old woman, slowly and deubtfully, "dat's true, chile; I does b'long to de chu'ch, fo' shua', an' I don't fo'get de promises ob de bressed Lamb. I reck'n Voodoo is wicked. but I dunno erbout its bein' foolish. I tell you, chile, my honey dah's a mighty pow'ah in Voodoo. My people, way back befo we warz slabes, know'd a heap erbout Voodoo. Mebbe I know jes' a li'l' teeney bit myse'f, befo' I jine de chu'ch, an' bain't fo'got it yit. White folks dunno, Miss Ruth, what da' is in Voodoo. Some t'ings, look mighty tritlin', mek you scaa't like you gwine don't cyah ef you's bol' as a lion. I useter know a Congo man, mighty wise Voodoo man, dat could die an' come ter life ergain whenebber he like. He'd stay dead jes' ez long's he like weeks an' monf's fo' all I know—an' no doctor couldn' tell but what he was fo' true an' shuah 'nough dead."

"Oh, aunty! do you believe that? And you a Christian." "Christ'n hain't got nuffin' to do wid it, honey. I know hit's true. Hain't I seen him wid my own two eyes, dead an' libe ergain? He useter say he done gone all ober de wu'ld, wher-

ebber he like, while he wuz dead. It mek him free. Pusson do mighty desp'r't t'ings to feel dat way sometimes.

But how could he do it?'

"Dunno, chile, er I'd a tried it myse'f befo' now. He say he jes' wish hisse'f so an' den he wuz so, but 'course da wuz mo' to

"But how could be come to life again?"

"Jes' de same way, honey; so he say. He wuz mighty pertic'lar nuffin' wan't done fo' to haa'm he's body while he lef' it, an' when he come back, ef it wa' all right, he jes' wish hisse'f libe ergain, an' da he wuz a slabe once mo'.'

Great God! What a suggestion for me those words of my old black mammy contained. Wish myself back into my body! In all the many hours that I had been separated from it the idea had not once occurred to me to do that. I had gone about from place to place by simply exercising my will, practically annihilating distance by the speed of my flight, and had satisfactorily demonstrated to myself that for me, in my present state, material barriers had no existence; I had realized that there was still some mysterious tie between myself and my body, and had been deeply exercised over what should be done with that inert mass, and I had most anxiously desired that it should do something to save itself from the fate that seemed impending over it. But that I could save it by going back into it and compelling it to a demonstration of life by acting upon it in the only possible way-from the inside—this thought flashed upon me now like a new revelation. This, I realized, was precisely what I wanted now, more anything also and with all my montal atmosph I got to work to will myself back into my corporeal shell, where I properly belonged. But instantly, as if evoked from the unseen by the potency of the thought, there appeared about me a contending host of hateful, hostile things, that strove to hold me back; to bar my way; to affright me from it; to beguile me with sensuous imaginings and wayward fancies and strange temptations - all bent upon diverting my will from its object. Invisible and intangible as those things are upon the material plane, they all possessed-as I myself did in that brief and terrible episode of isolation from my corporeal form—a certain condition of materiality, as real and as subject to material laws upon what I have since learned to know as the "astral" plane of being, as is any gross matter to the governance of law in our visible world of forms. And the contest between them and me was a horrible one of actual force, animated on one side by hate and on the other by desperation-a silent struggle for life or death. In it I soon comprehended that only an indomitable,

concentrated, and unswerving will gave me strength to resist. A moment of wandering purpose, of fear, or even of doubt as to the issue of the strife, enabled that army of infernal shadow-substances to hurl me back and overwhelm me. But at length, after how long a time I do not know, I triumphed, and in the instant that I knew myself again safe in my house of clay, my soul and mind for the first time sank into deep unconsciousness, like a dreamless sleep. The last perceptions I had in recrossing the threshold of the occult world were the sudden flaming up, into flashing radiance, of that faint ray of orange-tinted light as I reentered my body, and, as my sight resumed possession of its accustomed material organs, the fading away of the "Elemental"

When I awoke, it was with the physical feeling that I had slumbered long. There was no weakness, no lack of control of my members, except that they seemed rather numb from the constrained position in which they had been placed, and my only discomfort, beyond that sensation, was a feeling of thirst.

But now I began puzzling myself over how, without causing them great alarm, I was to make known to Ruth and Mammy Marga that I was alive. They believed me dead, and if I were to sit up and bid them even the most courteous "good-evening." they would, in all human probability, begin screaming. That would not do at all, as, for reasons of my own, I wanted my resuscitation kept quiet, for the present, at least.

I might wait until Uncle George came to relieve them. He, I felt well assured, would not be startled into any loud alarum by anything that might present itself, either of this world or from the next. But with him the colonel would no doubt appear, and it was precisely that rascal whom I wished to keep in ignorance of the alteration in the situation, until I was ready to deal with him. Decidedly, I concluded, I would have to try the women's powers of self-control. But I would endeavor to alarm them gently, by degrees.

Opening my right eye I caused the silver half-dollar upon it to slip off and fall to the floor. Having effected that, I closed the eye again. Mammy Marga noticed the fall of the coin, picked it up and replaced it on my eyelids with a gentle pressure. A minute afterward I caused the other half-dollar to slide off the left eye and fall in the same way.

Ruth picked it up, but instead of replacing it, stopped motionless by my side a few moments, and then, in a low, urgent voice that trembled with excitement, but not with fear, called to Mammy Marga: "Mammy! Quick! Come here! Bring the light. I believe there is color in his face.

The old woman, who had walked away to a window, came hastily shuffling to my side, bearing a lamp, and the two affectionate friends bent over me in anxious scrutiny.

Sho' as you bawn, honey; da's color in dem cheeks."

Ruth snatched up a silver fruit-knife from the table close at hand and held its polished blade close to my mouth—then glanced at its surface.
"He is breathing!" she cried. "He lives!"

"Fo' de Lawd!" ejaculated Mammy, in amazement.

What can we do to bring him to?" demanded Ruth.
"Nothing at all, thank you," I interpolated, opening my eyes, but just keep as still as you can. I am as much alive as either of you, and as well."

I had purposely continued speaking, in a steady, low tone, until their interest and curiosity had passed them beyond all danger of outcry, and they were accustomed again to the sound of my voice, which they had supposed silenced forever.

Mammy Marga broke into a voluble outpouring of pious thanksgivings and explosively incoherent expressions of joy over my recovery, but Ruth's heart was too full for words. I sat un on the table where they had "laid me out," a little stiffly, perhaps, but soon feeling all right when I had drepped my legs over the edge, and drawing the girl to my side, kissed her.

And you have been in a trance all this time, Cousin Arthur!" she exclaimed, wonderingly.

"Yes; and conscious all the time." I replied, meaningly.

"Conscious!" she repeated, a roseate flush suffusing her cheeks and stealing up to her brow.

"It was worth dying for, a little while, at least," I went on. "to learn what I have learned: to read hearts, to know the pure and good from the base and evil: to find true love and unmask

She understood me, and yielded her dear form to my embrace. As I drew her to me closer, I whispered:

It was your love that brought me back to life; I cannot continue to live without it. Will you give it to me?

"Did you hear what I told Mammy?"

"That you had loved me always?" She hid her face upon my breast for answer, and I, raising her lips to mine, kissed her again and again,

"Da's no doubt, Mass' A'thur, but what fo' a dead man you do act mos' mons'us life-like an' nach'ral." spoke up Mammy

'Come," I said. "this is delightful, but it is not business, and I have some things to attend to before it is generally known that I have chosen to cease being dead. What time is it? They would have started me on my long journey without a watch in my pocket. I find."

Wheffo' want a watch in de grabe? Who cyah'y a watch fo' de jedement Mass' A'thur; 'tain't no good luck.'

"Why, there are no solemn things about here now, Mammy; we are keeping them for the young lady who is all black inside. and her friends," I answered her, mischievously,

'Huh!" exclaimed the old woman, her eyes standing out and

You were quite right, Mammy, in saying that she is blacker inside than you are outside.

"Faw de Lawd's sake! How you done hyah me say dat, Mass' A'thur ?"

"Did you not say so? while I was 'free."

"Hyah dat, honey? hyar dat?" exclaimed Mammy, excitedly to Ruth. "Mine what I tole ye bout dat Congo man? Oh, Mass' A'thur! Wha' you learn for do dat dreffle t'ing? Oh, faw de Lawd's sake, Mass' A'thur, don't nebber do so no mo'."

"No, Mammy, I will not; you may be very sure I will never try it again. But neither of you has yet told me the time,"

"It is twelve o'clock," replied Ruth, looking at her watch. "Then I have not a minute to waste, as the colonel will no

doubt come down at one.

"'M; dunno erbout dat," commented Mammy. "Dat man tak' mighty good care for hisse'f. Nuffin' trubble him. He won't come down 'fo' I go'n call him."

"Very good. I hope you are right, as I want to arrange a little surprise for him when he does come. But I must see my uncle at once. Go to his room; call him; tell him that you fancy there is life in me, and ask him to come down here quickly, without calling anybody else or making any noise.

"Yes, sah "-and the old woman trotted away on her errand.

(To be continued.)

MR. C. STUDEBAKER'S HANDSOME RESIDENCE.

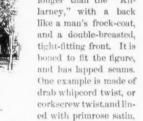
W E give herewith an illustration of the present appearance of the magnificent stone residence of Mr. Clement Studebaker, at South Bend, Ind., which was partially destroyed by fire on the

Astrakhan and heavy-cord festoons. Army-gray, dark mahogany, or stone-blue, all look well with black trimmings, while sealbrown may be selected to trim any of the tan shades of cloth.

There are numerous varieties of short coats and jaunty jackets to be seen now in the shops and in the street. One elegant example is the Louis XV. Jaquette, made of velvet or faced cloth and brocade. Mouse-gray velvet for the jacket, with rolling collar, fastened just below the bust with two buttons, and a closefitting waistcoat of silver-gray brocade, over-run with a little steel and silver, is an elegant combination for this form of garment. The waistcoat is fastened to the throat with smaller buttons than those on the jacket, and they should be the Louis XV. buttons, which are enamel paintings of beautiful female heads set in cut silver. Portfolio pockets of the velvet are placed on the waistcoat so as to show half beyond the coat-fronts, and the jacket has close sleeves with deep cuffs of the brocade. A full jabot or double cascade of lace is added to the throat, and falls just below

Many little English jackets are double-breasted and half-fitting. A jaunty variety is the "Killarney" jacket, made in red Clad-

dagh cloth, and lined with tartan silk in black, white, and red. The front closes with a double row of four large buttons, while the collar and wide revers are faced with Astrakhan. The collar is made to turn up at the back if required, and deep-pointed cuffs of the Astrakhan on the sleeves are outlined with thick black cord, made in a cloverleaf at the point of each cuff. The "Donovan" jacket is somewhat longer than the "Kil-



INDIANA .- RESIDENCE OF MR. C. STUDERAKER, AT SOUTH BEND, RECENTLY DESTROYED BY FIRE.

8th of October. The residence, which was one of the largest and costliest in the West, was built of Indiana field stone, with tile roof and copper facings, and the interior was finished in the costliest of native and foreign woods, while it was furnished in the richest style throughout. The art gallery on the third floor was filled with rare works of art, and all these were destroyed. Mr. Studebaker, who is a member of the International American Congress, had arranged to entertain that body in this house on the 19th inst., and notwithstanding the fire he kept his word, receiving and dining his guests in royal fashiou in that part of the mansion which was still capable of use.

IN FASHION'S GLASS.

A REFLECTION OF NEW JACKETS AND IRISH POPLINS.

T is difficult to believe that out-door wraps were ever more elegant than they are this season, for the richest fabrics are selected for their making, and so even the most capricious taste may be satisfied. Redingotes and other large wraps are made of velvet and brocade together; brocaded cloths and heavy silks, matelassés and similar material, with silk or satin linings, those of the richer fabrics being reserved for carriage and visiting



LADY'S HUSSAR JACKET.

This stylish and popular form of jacket is close-fitting and made of military cloth in any chosen shade, with borderings of with no ornamentation but the plainly-stitched edges and the buttons, which may be as elaborate as possible.

There are some new imported English waterproofs, or "Mackintoshes," as they call them, which have for the trade-mark "F. F. O.," meaning "free from odor." They are made by an entirely new process, and are guaranteed to stand extremes of heat and cold, and to be unaffected by change of climate. They are made in a great variety of fabrics, woolens, silk and woolen mixed, paramattas, mcltons, diagonals, and tweeds, in both double and single texture. They always remain soft and pliable, and new patterns and fashionable shapes are constantly being added. The old-fashioned waterproof was a thing ugly and venomous, and it is a matter for rejoicing that the desideratum is at last attained in the new varieties of Mackintoshes, in which a woman may appear graceful and well dressed,

We may expect, before very long, to see some new designs in Irish poplins, since such a large selection was made for the trousseau of the Princess Louise of Wales, including Coquelicot reds, cream, delicate grays, blen Chantilly, and the richest black, besides two especially manufactured for Her Royal Highness, one in the Macduff tartan, and one in pale-blue brocade, with fronds of maiden-hair and asplenium ferns, interwoven with silver. This will establish ere long the popularity of poplins for evening gowns, and indeed no material is more durable and elegant. It is already much affected in London, as is also embossed and broché alpaca in ivory-white, silver-gray, pink-in fact, all delicate shades. Another material worn very much in the evening over there is very fine white camel's-hair. At a recent ball a gown of it appeared, made extremely plain, with folds at the back, but covered all over with gilt sequins sewn on tolerably close and hanging loose. The white-velvet ribbon forming the sash, and falling at the left side, was fringed with sequins, and the sleeves and bodice were trimmed to correspond.

Instead of buttons on the fronts of bodices, the chatelaine fastening is frequently used for elegant gowns. This consists of a dozen little stick-pins, all united by gold chains about two and a half inches long. The pin-heads are all different, and may include turquoise, lapis-lazuli, moonstone, and the like, or the most costly gens may be selected for this unique fancy.

THE NEW PITTSBURG OIL DISTRICT.

WE give on page 224 an illustration of the well recently struck in the new oil-field of Pittsburg, Pa., within five miles of the city court-house. The well is located on the farm of Charles Arbuckle-our illustration shows the family homesteadand produces 1,000 barrels of oil a day. The work of drilling was commenced in March last, and the result exceeds the largest expectations of those engaged in the enterprise. When struck, the oil was thrown fifty feet above the derrick, which is itself eighty feet high. Of course, a "gusher" so near to the heart of Pittsburg is regarded as a most hopeful indication of the possibilities of the oil-field, and its discovery will undoubtedly greatly stimulate the work of exploration everywhere within its limits.

In a recent address in Washington, Mr. Alexander Hogeland, president of the Boys' and Girls' National Home Association, made the startling statement that there were 60,000 boy tramps in the United States. He advocated the establishment of a registration system by which boy tramps might be found and sent to farmers who were willing to employ them.

PERSONAL.

HYPPOLITE has been elected President of Hayti for a term of four years.

THE President has appointed Colonel O. C. Bosbyshell to be Superintendent of the Mint at Philadelphia.

MR. OSCAR F. WILLIAMS, of Rochester, N. Y., has been appointed Consul of the United States at Havre.

One of the successful books of the season, "A Fair Californian," by Oliver Harper, is in its seventeenth edition.

Mrs. Grover Cleveland has taken passage on a Savannah steamer, and intends spending two months in the South.

SIR EDWIN ARNOLD sailed from San Francisco for Japan on the 17th inst. He expects to make a special study of the Japanese people.

M. ERNEST RENAN thinks the Pope must inevitably leave Rome, though the present condition of affairs will be kept up as long as possible.

THE Ohio Democrats are so desperate that they have compelled Judge Thurman to enter the campaign and make one or two speeches for the ticket.

A LONDON correspondent of the New York Times says that the Prince of Wales is suffering from Bright's disease and can scarcely be expected to survive the next year.

Mr. Amos J. Cummings, of the New York Sun, has been nominated by the Tammany Democracy to fill the vacancy in Congress caused by the death of Samuel S. Cox.

The Shah of Persia begot a peculiar passion in England. He became infatuated with cape-coats, and had a large number made of all colors, and from various kinds of materials.

A MOVEMENT to make Chief-justice Fuller 'the Democratic nominee for President in 1892 has been organized in Chicago. but has been attended by no serious consequences up to the present time.

MR. HENRY VILLARD is again in control of the Northern Pacific Railroad Company, having, at the annual meeting of the stockholders recently held, elected his board of directors by an overwhelming majority.

CANON FARRAR pays a tribute to American science by entering his son in the scientific department of Lehigh University. From there he will go to the Rensselaer Polytechnic Institute to earn his degree of civil engineer.

THE President has filled the vacancy in the Commissionership of Pensions by the appointment of General Green B. Raum, of Illinois. General Raum is well known throughout the country, having served with distinction in the war of the Rebellion, and afterward as a Member of Congress and Commissioner of Internal Revenue.

REV. MR. FINIAN, an Armenian, employed as a missionary in western Turkey, in an address to the American Board of Commissioners for Foreign Missions, in New York, a few days since said the mission work was progressing so rapidly in Turkey that in ten years Turkey would send missionaries to the United States, if the saloons were not abolished in this country by that

In our recent article concerning the growth and prosperity of the city of Evansville, Ind., Mr. John H. Porter was named as secretary of the Business Men's Association, through whose energy and enterprise the interests of the city have been so largely promoted. This was an error, the secretary of the Association eing Mr. W. S. French, and it is to him that very much of its effectiveness must be attributed.

THE King of Portugal, who died October 19th, had been an invalid for a considerable period, and had suffered repeated surgical operations, which were deemed necessary to prolong his life, if only for a few hours. King Louis was devoted to literary and scientific pursuits, and he translated some of Shakespeare's plays and other works into Portuguese. The Duke of Braganza, eldest son of the King, who succeeds to the throne, will assume the title of Carlos I.

MR. B. T. BABBITT, the well-known soap manufacturer, who died in New York a fortnight since, revolutionized that trade in this country. When he started business most of the soap used here was imported from Europe, and his entire plant was contained in a two-story building, 25 by 100 feet. He lived to see his gigantic establishment cover twenty-three city lots, with a floor space of 300,000 square feet, and producing 25,000,000 pounds of soap annually.

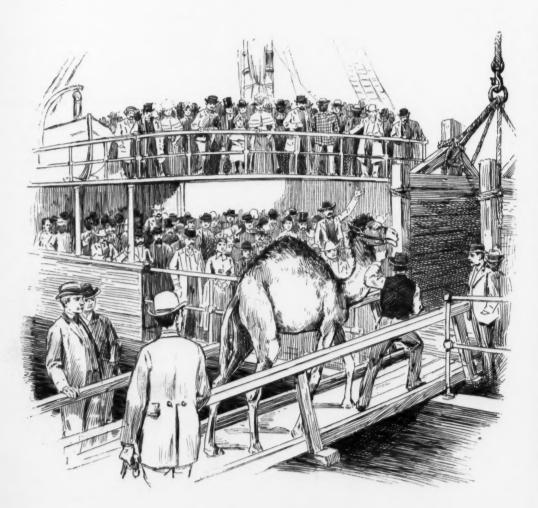
THE marvelous growth of the Pullman Palace Car Company, the creation almost entirely of one sagacious man, Mr. George M. Pullman, is evidenced by the figures reported at its recent annual meeting. It was shown that during the past fiscal year over \$2,500,000 had been spent for the construction of 141 sleeping, dining, parlor, and special cars, and that the value of all the manufactured product of the works of the company was over \$8,600,000. The genius of Mr. Pullman was not more significantly displayed in the invention of his famous cars than it has been in his development of an enormous business based upon the results of his inventive genius.

The letter of Secretary Noble to Pension Commissioner Taner, written in July last and recently made public, was worthy of the man. In it the Secretary insists that as head of the Department he had full power to overlook and pass on the acts of the bureaus under him, and he speaks with an emphasis which could not fail to command respect. Referring to the "re-rating' cases in which all the claimants were employés in the Pension Bureau in the enjoyment of good salaries, the Secretary says: There was no reason that their cases should be made special cr rushed through in advance of all others. On the contrary, there was then a printed rule that no cases should be made special, except in cases of destitution or when the applicant was at the point of death Yet these cases were all hurried through by your order, while hundreds of thousands of other pensioners were awaiting their first bounty from the Government. It is in regard to such cases as these," the Secretary writes, "that you have thought the Commissioner alone can call a halt; and in regard to which the Secretary proposes to call a halt, long enough, at least, for inspection,"



1. Chen Ngan Tao. 2. Lieutenant R. Baba. 3. Mr. Yam. 4. The Chinese Minister. 5. The Japanese Minister. 6. S. Tsukahara. 7. Count Feigel. 8. Lieutenant Chia Ni-Hsi. 9. W. Blaess. 10. A. A. Garde. 11. Dr. Sieveking. 12. Lieutenant Richardo. 22. E. Richard. 23. S. T. Kimball. 24. Rear-Admiral Franklin. 25. D. Hubert. 29. Lieutenant Richardo Beaugency, Chilian Navy. 27. Captain H. West. 28. Rear-Admiral Vel. (Chill). 29. Mexican Minister. 30. Captain Lieutenant Richardo. 24. Rear-Admiral Vel. (Chill). 29. Mexican Minister. 30. Captain Lieutenant Richardo. 27. Rear-Admiral Vel. (Chill). 29. Mexican Minister. 30. Captain Lieutenant Richardo. 28. S. T. Kimball. 24. Rear-Admiral Vel. (Chill). 29. Mexican Minister. 30. Captain Lieutenant Richardo. 29. Mexican Minister. 30. Captain Lieutenant Richardo. 31. Rear-Admiral Vel. (Chill). 29. Mexican Minister. 30. Captain Lieutenant Richardo. 31. Rear-Admiral Vel. (Chill). 31. Minister. 32. Rear-Admiral Vel. (Chill). 32. Minister. 33. Rear-Admiral Vel. (Chill). 33. Minister. 34. Lieutenant Richardo. 34. Lieutenant Richa

THE CONFERENCE OF THE MARITIME POWERS OF THE WORLD AT WASHINGTON, D. C .- PORTRAITS OF THE DELEGATES, PHOTOGRA



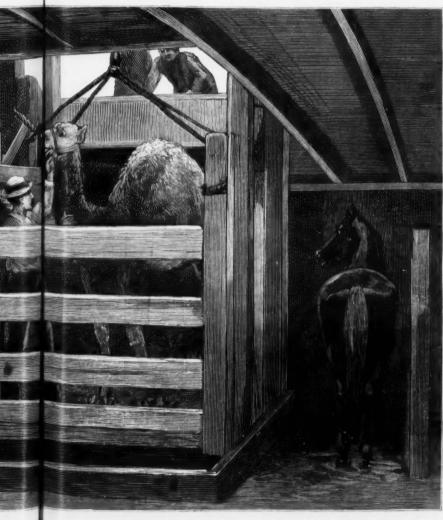


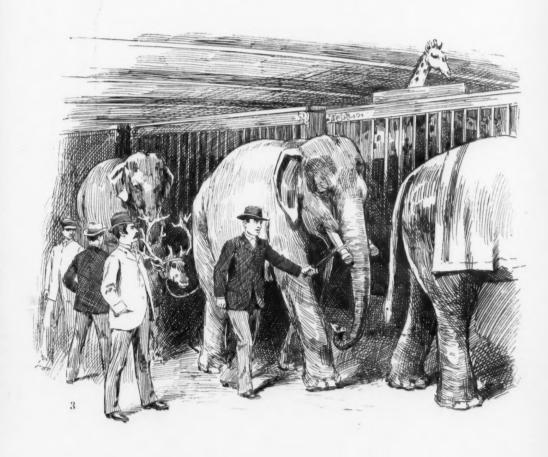
1. GOING ON BOARD THE "FURNESSIA." 2. LOWERING THE LAUS B



2. Lieutenant fega de Scoane. 13. A. Schneider. 14. Monsieur G. D. Weil. 15. Baron von Mumm. 16. Captain J. W. Shackford. 17. Monsieur Vetillart. 18. C. A. Griscom. 19. F. W. Verney. 20. Admiral Bowen-Smith. 21. Lieutenant V. L. Cottman U. S. N. W. Norcress. 31. Senor Don Monasterio. 32. Captain Mensing. 33. Admiral Sir R. Molyneux, K. C. B. 34. W. W. Goodrich. 35. Secretary Blaine. 36. Cecil A. Spring Rice. 37. Charles Hall, Q. C., M. P. 38. French Minister. 39. Captain T. G. Kendall, la. 47. Baron Rosen. 48. Monsieur T. Verbrugghe. 49. J. W. Blandford. 50. Henry F. Edwards. 51. Senor F. A. Silva. 52. Captain T. Salvesen. 53. J. F. Sagravia. 54. Senor Jose Andrade. 55. J. H. Van Steyn.

GATES, PHOTOGRAPHED EXPRESSLY FOR "FRANK LESLIE'S ILLUSTRATED NEWSPAPER" BY M. B. BRADY.—[SEE TOPICS OF THE WEEK, PAGE 223.]





ING THE MALS BY AN ELEVATOR, 3. PLACING THE ANIMALS IN THE HOLD,

HOW IT FEELS TO LIVE ONE HUNDRED YEARS

MRS. ELIZABETH BEATTIE, who died in Schenectady, N. Y., recently, at the age of one hundred years, was, up to the last, possessed of every faculty, and bright, intelligent, and companionable. She was born in Hebron, Washington County, N. Y., June 9th, 1789, had lived under every President this country has ever known, and was old enough to appreciate the fact that the United States was losing the services of a great man when George Washington retired to private life. She was ten years of age when she attended the funeral services held in her native village in memory of the first President. To her last day she remembered asking her father why the clergyman in the pul-



THE LATE MRS. ELIZABETH BEATTIE.

pit wore a broad, white sash, with black bows, over his shoulder, and the answer, "Because the great Washington is dead.

She awaited with impatience the intelligence of the outcome of the first Napoleon's latter battles, and she was seventeen years old, eighty-seven years ago, when, believing in the predictions made, she prepared to view the only total eclipse of the sun ever visible in this country before noon. That was the time when fowls went to roost in the morning, and the ignorant and superstitious insisted that the world's end had come. In her early girlhood she was accustomed to hearing her mother refer to "His Majesty the King," and to the idea of a monarchical rather than a republican form of Government.

For a quarter of a lifetime war-talk in her family had reference to the Revolution. She saw the United States change from an experiment into a fact. She watched its growth very nearly from the beginning. She read with pleasure, in the papers of the day, of the bravery and success of Scott at Lundy's Lane, and so well were her faculties preserved that she was eager for the latest details concerning the Johnstown sufferers, and no heart in the country sorrowed over their trials more than hers.

Her hearing was acute, her eyesight good, and she was in the best of health, mental and physical. She took care of her own apartment, made her own clothes, and walked about the house with considerable ease. Her memory was prodigious, and her sense of humor noticeable. A recently arrived clergyman called upon her last summer, and began his conversation with, "I hear that you are a good Presbyterian." "Well," she replied, "I am certainly a Presbyterian, but I don't know that I can call myself a good one." Then, while the minister was turning to the twenty-third Psalm, which he had said he would read, she repeated the entire chapter from memory.

Among the old lady's Christmas presents for the past twentyfive years had always been a volume of sermons, but last year she rebelled. She said that such literature had formed her mental food for three-quarters of a century, and she thought that she had now arrived at a time of life when she was entitled to something lighter. Mrs. Beattie was asked, a few months ago, for a little sketch of her life, together with her autograph, and in complying with the request she wrote for Frank Leslie's ILLUSTRATED NEWSPAPER the following:

I was born in Hebron, Washington County, June 9th, 1789, but my parents, whose name was Cruikshank, came from Ireland along about 1750 or 1755, I think. I rather imagine they were quite prominent people at home, for I have heard my mother say that one of her brothers was a Presbyterian clergyman, another a surveyor, a third a lawyer, while the fourth was called an overseer. It speaks badly for the manners and customs of those days and that country, that my uncles, notwithstanding their superior advantages and education, felt that the burdens of home and farm life should all fall upon the shoulders of the hovesheld.

women of the household.

In my own home it was not a great deal better. It was work, work, work, and it seemed as though I, the oldest girl, must do the greater part of it. I frequently helped my father in the field, for there was no machinery to lighten labor then. I broke flax, spun it, and wove it into garments for all of us, men and women alike, and I took entire charge of the house. It can thus be seen that my opportunities for going to school were few Still I did go some, and I made the most of my time while there,

I married at twenty-four, and when my husband died at an early age he left me with eight small children and three farms to early age he left me with eight small children and three larms to take care of. I looked after everything; reared my family, and was farmer-general as well. I did washings that would make the laundress of to-day stand aghast. I milked a great herd of cows and made butter and cheese. The property I governed was only mine in trust, consequently it was many years before my vacation came; but when it did arrive I enjoyed it. For more than a quarter of a century now I have had every comfort with my son, Judge Beattie, in Schenectady, and I can look back on my time of toil with a smile.

I am sure that I can't tell what has given me such a long life, unless it is because I have been temperate in everything and have known no excitement. I have never touched a stimulant in my life, and even now never think of tasting the wine that

some old people seem to consider a necessity; still I have had no set rules, but have simply obeyed either my inclinations or necessities. I have eaten, and eat now, the meals prepared for the family. Physicians say that condiments are hurtful, but I have used them all my life. I can hardly tell whether I can be said to be of a long-lived family or not. To be sure, my mother lived to be eighty-five. I had one sister who was ninety-one, and another nearly ninety, but then I had a brother and sister who died of consumption while yet under thirty.

Life is a strange thing. You can tell what will close it in-

stantly, but not what will either shorten or lengthen it. I am a very old woman now. I am very happy here, and life is probably as sweet to me as to the young school-girl; yet I have no fear of Death, and were I sure that he would come to me to-night, his approach would make no change in my thoughts or feelings, and I would await his advent as calmly as I will the coming of tomorrow. I have tried to do no wrong in my long life, and I am sure of the future and of the kindness that will be shown me there

Elizaboth Beothie

THE GOVERNOR-ELECT OF MONTANA.

HE election in the new State of Montana was marked by excitement and strong partisanship. The result, however, is conceded by both parties to have been in favor of Joseph K. Toole, the Democratic candidate for Governor. Mr. Toole was born in Savannah, Mo., May 12th, 1851. He received his education in the public schools of St. Joseph, Mo., and at the Western Military Academy at New Castle, Ky., of which General E. Kirby Smith was principal. Choosing law for his profession, he was admitted to the Bar, and has ever since continued his practice. Entering enthusiastically into political life, he was elected District Attorney of the Third Judicial District of Montana in 1872. and was re-elected in 1874; and in 1881 was elected to the Twelfth Legislative Assembly as a member of the Council from Lewis and Clarke counties, and was chosen President of the Council. He was elected a member of the Constitutional Convention which met in Helena in January, 1884. Afterward he was elected a delegate to the Forty-ninth Congress as a Democrat, receiving 13,584 votes against 13,385 votes for Knowles, Republican. He was re-elected a delegate to the Fiftieth Congress, receiving 16,224 votes against 12,347 votes for Dwyer, Republican. In the late gubernatorial contest the election was very close, Mr. Toole's majority not being over 300, and for several days his election was in doubt.

ST. LOUIS AND THE WORLD'S FAIR.

St. Louis, October 22d, 1889.

YOUR correspondent finds, after a full and leisurely survey of matters here, that the movement on foot to secure the location of the World's Fair at St. Louis is inspired by most remarkable enthusiasm and energy. It is supported not only by the entire business community, but by all classes of society, and citizens of Missouri outside the city are also working actively and subscribing to the guarantee fund. In hotels, on the streets, and in the stores, the subject is continually under discussion. There seems to be no difficulty about money, no differences as to the site, but a general agreement that everything possible shall be done to educate the public and Congress to the conception of the particular fitness of St. Louis as a location for the World's Fair.

St. Louis has an orderly, thorough way of doing things. As a city it is very wealthy, and, while it has fixed upon the sum of \$5,000,000 as about the guarantee fund Congress would require, there is no doubt that there would be little difficulty in obtaining much more

The prevailing idea in St. Louis is that mere offers of big sums of money will not decide the contest. That Congress must ultimately be governed by considerations touching the general interests of the country, and that it is in this connection St. Louis offers advantages of paramount importance. The argument which the executive committee here have presented to the country in favor of St. Louis is undoubtedly a strong one, and it is statistical in character. First, it is contended that the World's Fair should be held in a city that is central in situation and representative of the general industries of the country, and that St. Louis answers these requirements better than any other city in the country. It is in the centre of the great producing regions, and is the typical metropolis of the interior. In circulars, written and pictorial, this fact is illustrated by copious figures. Within a radius of 500 miles St. Louis claims to possess a greater population and a greater railroad mileage than any other city of the country under similar conditions. Taking St. Louis, New York, and Chicago, respectively as centres of circles of 500 miles radius, and the results show as follows:

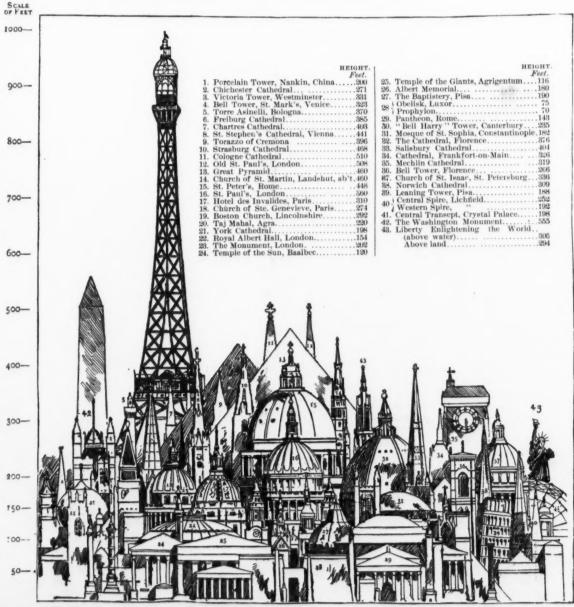
CENSUS,	1880. CENSUS, 1890.
New York Circle 20,117,0	60 24,385,707
Chicago Circle21,798,5	26 27,430,779
St. Louis Circle23,838,0	16 30,584,905

The figures for 1890 were taken from recent estimates published in New York and Chicago papers. In reference to railroad mileage, the St. Louis system of circles shows equally well in favor of that city:

	MILES.
New York Circle	84,369
Chicago Circle	54,801
St. Louis Circle	22 521

These figures are compiled from the last edition of the "Railroad Manual.

In addition to this array of figures, St. Louis draws attention to the vast system of river connections she controls, embracing thirty-two navigable rivers and 20,000 miles of navigable waters. It is claimed, therefore, that if the World's Fair is to be a representative national occasion, St. Louis is the centre of the country's densest population, of its greatest production, and of its transportation facilities. It is further urged that New York is on the Atlantic coast, that Chicago is on the northern frontier, and that neither represents the interior, and that to hold the Fair at either point is to inconvenience the great bulk of our population, and to imperil the success of the Exposition: also that the benefits to the country generally arising from the occasion will be much more substantial if it take place at an inland city than if the scene were on the border of the country, east or north. The above is a brief summary of the argument pre-



THE EIFFEL TOWER AT THE PARIS EXHIBITION AS COMPARED WITH SOME OF THE HIGHEST BUILDINGS IN THE WORLD.

St. Louis claims a population of 500,000, and that in 1892 she will be as large as was Philadelphia at the time of the holding of the Centennial Exhibition in 1876; that while the average attendance at the Centennial was far less than 100,000, St. Louis has provided accommodation for 100,000 people for several years during her annual Exposition season and fair week.

As New York claims to be handier for European nations, St. Louis offsets it by her nearness to Mexico and the Central and South American States, nearly all of which erected handsome buildings at the Paris Exposition, costing several hundred thousand dollars each.

As regards finances, subscription-books have been out but, a few days, and, judging from the progress made in these few days, St. Louis will have \$6,000,000 to \$8,000,000 pledged inside of thirty days. Half a million dollars was turned over to the treasurer over a week ago.

St. Louis says she is making a strong effort to secure the World's Fair, but if it goes to either New York, Washington, or Chicago, the United States can depend on her heartiest support, for her patriotism is far greater than her sectionalism.

MURTAN

WALL STREET.—WHY STOCKS DRAG.

REPEAT what I have said before, that while there has been for months a strong undertone to the market, and while prices have looked as if they would go higher, there is a deep-seated fear of dear money. The reserve of the Bank of England is very low, and it would not be surprising if the rate of discount should be kept at the present high figures for some little time. Paris is still importing gold, and Brazil and the Argentine Republic are both in the market for the precious metal. Beyond all this, our increasing exports call for much money from abroad, so that there is no prospect of present relief for the stringency in the London market.

The situation is just such an one as some of our sagacious and rapacious money-lenders like Russell Sage and Jay Gould would profit by. It is simply necessary for them to put up the price of money suddenly, if they wish to scare the market. Of course this does not mean that prices can be permanently depressed. It means that those who go into the market on a margin might be tightly squeezed. The investor who paid for his stocks would perhaps not suffer. A bull market, when it gets any headway, is not stopped by ordinary trilles like dear money. It might interrupt the rise, but it would not put an end to it unless money became so tight that loans were refused on good collateral and banks began to throw out stocks and bonds, and call in loans on Wall Street securities. When that day comes the storm signal is up. However, I see little indication of it now.

The reason for the low price of the Lead Trust certificates was disclosed in a recent judicid hearing in Pittsburg. A broker sued for a commission for selling a large amount of the Lead Trust stock for an estate which it was shown had received four times the value of its lead-works in the certificate of the Trust for turning the property over to the latter. The purchase was made with the understanding that the certificates were not to be sold within a year. When the estate undertook to sell them, the only way they could find a market was by manipulating the prices on the Stock Exchange, and then the price was forced up by washed sales only two dollars per share. Evidently the Trust stocks are good things to let alone. Those who are in them want to get out, while those who are out don't care to get in.

It was much easier years ago to send up the prices of stocks, because the list of securities was only about half as long as that which is printed at present. Then, too, only a few men, less than half a dozen, were the leading operators in Wall Street, and they had it in their power to raise or lower prices in their specialties as they saw fit. Now a multitude of schemes, including unlisted Trust certificates, mining jobs, etc., are on the market, and instead of half a dozen there are a hundred schemers ready to sell out when the rise begins.

This makes it exceedingly difficult to start a boom of any kind. Then, again, there are too many securities offered for sale, so that when outside capital comes into Wall Street it is widely diffused, and its influence is unfelt. In other days a few million dollars poured into Wall Street lifted the stock-list right up. However, a rise in two or three lively securities would no doubt be taken as an indication, if it were well sustained, that the market generally was to be held up, and such a rise would be the first indication of an approaching boom. Keep your eyes open; pay for what you buy, and don't sell short. Jasper.

INSURANCE.—THE TRICKSTERS' KICK.

J UST as I expected, the moment I began to throw the sunlight of publicity on the methods of the big insurance sharks, that moment all the big and small fry in their pay, in the newspapers, in the lobby, and the law, began to attack "The Hermit."

The Milwaukee gentleman who wrote me that I was misinformed regarding the surplus of one of the leading companies probably never thought that I had unintentionally made a mistake. I wrote surplus when I should have said assets. I said that if this company continued to increase its income at the ratio of the past for twenty years longer it would be the possessor of over \$1,000,000,000. My Milwaukee critic says the assets twenty years from now of the company referred to will probably not exceed \$300,000,000. He probably overlooks the fact that there are three great insurance companies of the old-line style in this State that have combined in many matters, including legislative matters, and if it is fair to estimate that in twenty years from now the surplus of one of these three would be \$300,000,000, the surplus of the combination would not be far from the figures I gave of \$1,000,000,000.

By the way, this enormous aggregate of insurance capital is directed as much against the interests of the policy-holders as if it were owned by outsiders. It is the most threatening trust or combination in existence. Beside it all others sink into insignificance. The Legislature should lose no time in examining into this matter, and I shall continue to urge the subject upon its consideration and upon the consideration of the public until the truth is revealed. Let us know the members of the Legislature

who are in the pay of the insurance companies, or let us have the facts regarding the wretched management of the insurance companies themselves.

Now I want to say a word about the Spectator, the organ of the insurance companies, which can be depended upon every time to represent them and misrepresent policy-holders. The editor of the Spectator, who has grown rich on the fat that he has fried out of the insurance companies, says " 'The Hermit' of FRANK LESLIE'S is evidently what he describes himself to be-a recluse." Yes, dear friend, he is a recluse, but he knows some thing about the insurance business from nearly twenty-five years' connection with it, and will demonstrate that fact before he gets through. He has "come out of the woods" loaded for bear and other game, and the best proof that he is bringing them down is the fact that every organ of the insurance companies is jumping upon him with both feet, while at the same time not a responsible official in any of the impeached companies has dared to deny a statement made by "The Hermit," or to answer one of the pertinent questions he has addressed to them.

The Spectator tries to answer one of these questions. It tries very hard to explain why the old line, or, as it calls them, the "Legal Reserve companies," receive in premiums from forty doliars to fifty dollars in annual insurance, and return only ten dollars or twelve dollars in death claims. Bear in mind, suffering policy-holders, that this insurance organ admits the truthfulness of my charge of extortion against the insurance companies. And how is it explained by the Spectator? It says that twenty-nine companies doing business in this State in 1888 received over \$114,000,000 in premiums, of which only \$48,000,000 were paid for expenses, THAT 18, THAT FOR EVERY DOLLAR PAID FOR DEATH CLAIMS, HALF A DOLLAR WAS PAID FOR EXPENSES. What do stockholders think of this?

Then it says that over \$40,000,000 were added to the assets of the companies. That is, for every dollar paid for death losses a dollar was added to the assets already loaded and inflated to an extraordinary degree, so much so that one of these companies reports assets of over \$100,000,000.

Do the policy-holders get any of the benefits from these assets? What is the need of such enormous reserves? Why not cut down the rates of premiums paid by policy-holders, giving them the benefit, leaving assets sufficient to cover all exigencies of business. Why? Let me tell why. Because these enormous assets in the hands of unscrupulous and speculative managers afford rare opportunities for self-aggrandizement, for manipulation of funds, for commissions on loans, and for erecting enormous new buildings in princely style in various cities, the renting of which can be made very profitable for "insiders,"

Let me relate a few facts. I am told of a broker who received an order from a prominent old-line insurance company to sell \$1,000,000 of United States bonds. He made the sale, and it was reported to the company that the bonds brought 103. The books of the broker will show that the bonds brought 108. Here was a difference of \$50,000. Who pocketed this commission? Was it some one in the broker's office, or some one in the insurance company?

The same company ordered from the same broker the purchase of \$1,000,000 of United States bonds at 102. On the books of the company it will be found that these bonds were reported as bought at 108. Who made this \$60,000? Can any one tell?

One of the great insurance companies sold a piece of property to a dummy purchaser for \$490,000, which was the asking price. The dummy turned it over to the insurance company for \$1,090,000, I am told, and when the facts leaked out and a newspaper man asked a prominent officer of the company for information, he was directed to an inner room, where he found upon a mantel-piece an envelope with money in it. That was his answer. Whose money was it, and who got the profit on this transaction?

The Spectator probably has never heard of the officer of one of the prominent insurance companies, not very many years ago, who became cognizant of the wrong-doing of another official in the organization, and boldly went before the board of directors and reported the facts as he had found them regarding the perversion of funds, accompanying the statement by the declaration that if revealed it would make a greater sensation than Tweed's infamous transactions. Some of the directors of this corporation went out of the room and tendered their resignations, declaring that they had no time to investigate a fraud of such magnitude. The other directors continued in the board, and up to this time have succeeded in averting an exposure. Has the Legislature not a duty to perform?

Enough for to-day. I am "out of the woods," and have only begun the recital of my "tale of woc." The Hermit.

EMBARKING A MENAGERIE.

THE Anchor steamship Furnessia sailed from this port on the 20th inst, with a novel cargo and passenger list, namely, the animals and performers of Barnum's "Greatest Show on Earth," destined for fresh conquests in Great Britain and the Continent. Some three days were occupied in getting the animals, over 700 in number, on board the ship, and the scenes at the wharf during the embarkation were full of interest, and very naturally attracted crowds of spectators. Derricks were used to hoist some of the animals aboard, and they were lowered into the hold by a six-fold wire purchase, capable of lifting a 27-ton granite block.

THE LAST OF THE "GREAT EASTERN."

WE reproduce from the London Illustrated News a picture of the famous steamship, the Great Eastern, which is now being broken up on the Mersey. The history of this once magnificent ship is well known. It is thirty years since she first put to sea, and the one valuable service rendered by her within that time was the laying of an Atlantic telegraph-cable in 1866. For the most part her existence was a useless one. It is estimated that the money loss entailed by her from first to last, to her owners and others, amounted to \$5,000,000. The dimensions of this big ship were 691 feet length, 83 feet width, and 60 feet depth; capacity, 22,500 tons burden.

AT HOME AND ABROAD.

THE total number of visitors to the Paris Exposition is expected to reach 26,000,000.

It is said that the capital interested in electricity in this country amounts to nearly \$570,000,000.

FIFTY miners recently lost their lives by an explosion in the Bentilee colliery at Longton, England.

A SERGEANT of the French army has been sentenced to imprisonment for life for offering to sell a Lebel cartridge to Count von Moltke.

THE first squadron of the new navy, under Rear-admiral Walker, will sail early in November for Europe, and then go around the world.

THE Hawaiian Cabinet declares that it does not favor annexation to the United States, but it does desire reciprocity with a guarantee of perfect autonomy for the island.

General Miles, Commander of the Department of the Pacific, has asked the Pacific coast Congressional delegation for an appropriation of \$40,000,000 for Pacific coast defense.

A Five per cent, dividend has been declared by the Western Union Telegraph Company. This is equivalent to a dividend of fifteen per cent, on the actual investment of the company.

THE secret service officers of the United States Treasury last yea. arrested 437 persons, most of whom were in some way connected with counterfeiting or the passing of counterfeit money.

THE total number of immigrants arrived in the Canadian Dominion this year is 24,082, as against 33,414 last year. It is claimed, however, that there is a decided "improvement in quality" of the immigrants.

CANADA is to remain a boodlers' retreat, the Imperial Government having refused its approval of the bill providing for the return of all criminals from the United States who have sought refuge in the Dominion.

Appropriate Approp

THERE is a steady increase in the Japanese immigration to this country. Three years ago the Japanese colony in San Francisco numbered 800; to-day the figures may be placed at 2.500. Daring the last three months 260 Japanese have arrived there, and during the same time only sixty have departed.

A special committee reported to the General Episcopal Convention, recently assembled in New York, that in the last twenty years there had been granted in the United States and Territories 328,716 divorces. A resolution was passed requesting Congress to pass a stringent and uniform divorce law for the District of Columbia and the Territories.

The London Illustrated News says: "Straws indicate which way the wind blows. American matters are evidently obtaining a firm foothold in Europe. Mr. Harris announces that an American bar will be opened at Drury Lane Theatre in convenient proximity to the lounge and entrance-lobby. The bibulous American wintering in London will soon be able to obtain his beloved 'cocktail,' 'sherry cob'ler,' and 'brandy sour,' compounded by a competent American professor."

THE Alaska Commercial Company will probably decline to renew its lease, which expires in May next, if better protection is not afforded to the Behring Sea fisheries. The president of the company says that probably 30,000 skins have this year been stolen by piratical sealing-vessels, and fully 50,000 or 60,000 seals killed. The Alaska Company has taken about 100,000 skins this year fewer than usual. Not only are the seals becoming scarcer, but they are smaller than formerly.

It was a neat conception of the wide-awake general passenger agent of the New York Central Railroad, Mr. George H. Daniels, that of putting in convenient printed form a sketch of the Vanderbilt system of railroads for the benefit of the Pan-American delegates, who recently proceeded over that line to Niagara Falls. The little monograph describes all the villages and cities of interest along the route from Albany to Buffalo, and contains a well-written description of the entire Vanderbilt system. It is one of the prettiest souvenirs of the trip.

In an article descriptive of Evansville, Ind., recently published in these columns, it was stated that the city was supplied with three fire-steamers and twenty-two chemical-engines. Of course this was a typographical error. The people of Evansville are not cranks, and a score of "chemical engines" is a great many more than they have any desire to claim. Their facilities for the prevention and extinguishment of fires are, however, in every respect ample, and in this, as in other particulars, their city possesses advantages fairly justifying the pride in which it is held by its citizens.

It is a satisfaction to know that the person charged with the attempt to poison the wives of several prominent Protestant clergymen in St. John, New Brunswick, was not responsible for his conduct. It was suspected that religious fanaticism inspired the murderous action, and it was a relief to know that this was not the case. One woman died from eating the poisoned candy sent by mail, and others were made very sick. William McDonald, arrested, charged with the crime, is a clerk in a wholesale drug establishment who was discharged from the insane-asylum only a few months ago.

The recent meeting of the American Board of Missions in New York City was marked by a renewal of the controversy over the policy of the Prudential Committee, and the general administration of the affairs of the Board. There was a good deal of excited discussion, but finally the old board of officers was reelected, including the home secretary, Dr. Alden, and the members of the Prudential Committee. Rev. Dr. Storrs accepted the office of president, to which he had been re-elected, solely on condition that the Board would stand on the platform outlined in his letter of acceptance written in October, 1887. A committee was appointed to inquire into the methods of administration of the missionary rooms in Boston, and to recommend any changes which shall appear to them needful.

THE FIRST GOVERNOR OF WASHINGTON.

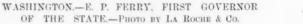
E LISHA P. FERRY, the Governor of the State of Washington, was born at Monroe, Mich., August 9th, 1825. He studied law there and at Fort Wayne. Ind., and was admitted to the Bar in 1845, at the age of twenty years. In 1846 he removed to Waukegan, Ill., where he engaged in the practice of his profession. He resided in that place until July, 1869, when he removed to the Territory of Washington. He was the first Mayor of the city of Waukegan. In 1852 and in 1856 he was Presidential Elector for the district in which he resided. He was a member of the Constitutional Convention in Illinois in 1861. From 1861 to 1863 he was Bank Commissioner in that State. During these years he was a member of Governor Yates's staff as Assistant Adjutant-general, with rank of colonel, and assisted in organizing, equipping, and sending into the field a large number of Illinois regiments, $\,$

In 1869 he was appointed Surveyor-general of Washington Territory, and three years later was appointed Governor of the Territory, and reappointed in 1876. All of these appointments were conferred upon him by President Grant. He served as Governor until November, 1880, when he moved to Seattle and became a member of a prominent law firm. In September, 1887, he retired from the practice of the law and entered the Puget Sound National Bank as vice-president, which position he now occupies. On the 4th of September last he was nominated by the Republican party for Governor of the State, and on the first day of October was elected by more than 8,000 majority. His friends predict that hs administration will be in every way a successful one.



A XTELL the champion three-year-old trotter, who recently made a mile in 2:12, and for whom Colonel John W. Conley

REAR-ADMIRAL S. R. FRANKLIN, U. S. N., PRESIDENT INTERNATIONAL MARITIME CONFERENCE. sequently paid \$105,000, the highest sum ever paid for a bit of Photo by Ferretti.—[See Topics of the Week, Page 223.]

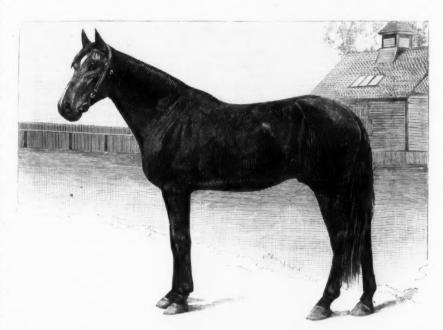




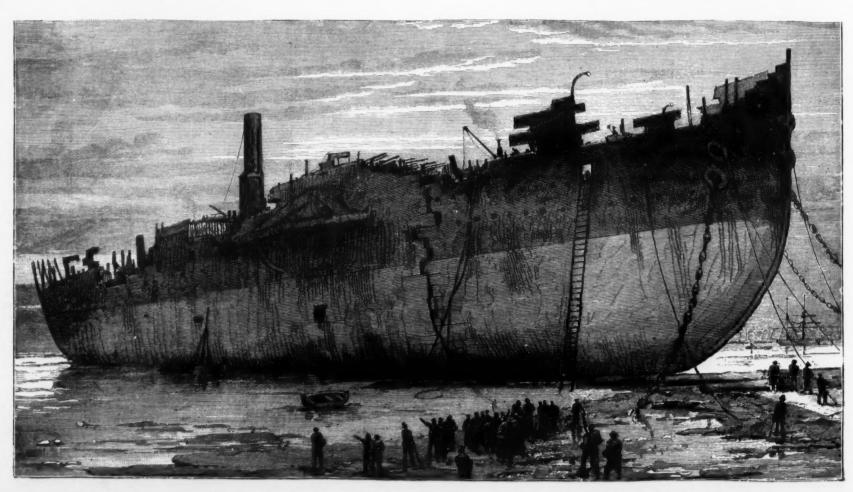
MONTANA.-JOSEPH K. TOOLE, GOVERNOR-ELECT. PHOTO BY BELL.-[SEE PAGE 216.] .

THE CHAMPION TROTTER, AXTELL.

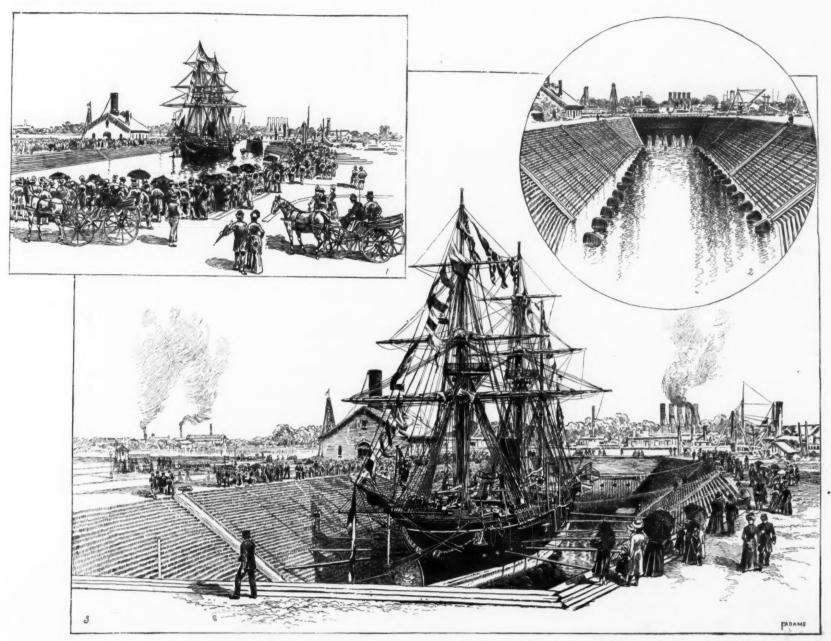
horse-flesh, is a dark bay in color, and stands $15:2\frac{1}{2}$ high. He made the fortune of his former owner and breeder, Mr. C. W. Williams, of Independence, Iowa, who followed out his own ideas as to how the animal should be trained, shod, and driven, from the hour he was broken to harness. Colonel Conley, his purchaser, is also the owner of the phenomenal pacer, Johnston, who has a record of 2:064. The colonel, who will send Axtell to California for the winter, says of his future: "With the advantage of the coast climate Axtell will, in my opinion, be ready next summer to lower the record of 2:08% made by Maud S. My horse will be entered and started in races next season anywhere there is money enough hung up to make it an inducement—that is, after the early part of the season, when he will be in the stud." Our picture is from a recent photo.



THE CHAMPION THREE-YEAR-OLD TROTTER, AXTELL. PHOTO BY ENSMINGER BROS.



THE LAST OF THE FAMOUS STEAMSHIP, "THE GREAT EASTERN."-BREAKING UP HER HULL ON THE MERSEY .- [SEE PAGE 198.]



1. THE STEAMSHIP "YANTIC" ENTERING THE DOCK. 2. LETTING IN WATER. 3. THE WATER WITHDRAWN.

VIRGINIA .- VIEWS OF THE NEW DRY-DOCK AT NORFOLK, RECENTLY OPENED .- PROTOS BY BOYCE.



THE PROPOSED BUILDING OF THE REPUBLICAN CLUB OF THE CITY OF NEW YORK, FROM A PHOTO.

NORFOLK'S NEW DRY-DOCK.

THE formal opening of the new Simpson Dry-dock at the Norfolk (Va.) Navy Yard, which occurred a few weeks since, attracted a large crowd of visitors, including a number of prominent officials from Washington and elsewhere. The first vessel to steam into the dock after it was flooded, was the steamer Yantic, handsomely dressed with bunting in honor of the occasion. The dock is of large dimensions, and its construction adds materially to the facilities and advantages of the Norfolk Navy Yard. Its cost to the Government was \$495,737.

THE REPUBLICAN CLUB BUILDING.

HE proposed edifice for the Republican Club of the city of New York, of which we give an illustration, was designed by Messrs. Marshall & Walter, architects. The architecture is of the early French Renaissance period, and represents a structure of seven stories, with a high basement and sub-cellar under the same. At the angle of intersection of the street and avenue is a tower, octagonal in outline, to the height of the third story, and from thence to and above the roof circular in form, with an arcade above the line of cornice and balustrade which is embellished with a series of arches "crocketed" and "pinnacled"; this balustrade, together with those across the balcony fronts, being pierced wherever opportunity affords, and make a leading feature for a specific purpose, viz., to afford sight-seers a "coign of vantage."

Flanking the tower on the avenue façade is an octagonal turret, supported partly by corbeling at the third story, and corniced up from thence almost to the height of the main roof-line. To the left of the turret an oriel window is placed. It is carried up two stories, and is supported by moulded corbeling and a graceful column, the base of which is upon the story below. Still further to the left is a projecting bay from cellar to cornice-line, surmounted by a wedge-shaped roof. To the right of this bay, at first and second stories, are two deeply recessed arcades, floored at the second and roofed

at the third story, for use as piazzas. The façade on the avenue will be 100 feet in width, and on the side street 150 feet. The southerly façade possesses several striking features, notably a magnificent entrance, flanked by two square and octagonal towers, with a four-story, richly tra-ceried bow-window between the towers. Over the main entrance is thrown an arch, the spandrels of which are ornamented with finely carved work. The soffit is moulded, and the arch is a support for a gallery. Above this part is placed, at the fourth story, another balcony. A private entrance at the sidewalk level leads to the ladies' dining-room on the main floor; also to the fencing-room and baths below. The roof is picturesque in outline, is covered with lead and Spanish tiles and has a number of stout domers in ish tiles, and has a number of stout dormers in main roof and towers.

The materials throughout are to be fireproof;

façades from curb-line to roof-line of Westches-ter County marble or cream-colored Indiana limestone. The building committee consists of Mr. Mortimer C. Adams, Chairman, Mr. Austin E. Pressinger, Secretary, and Messrs. Alfred B. Price, William Brookfield, and D. Morgan Hildreth, Jr.

TIRED NATURE'S SWEET RESTORER.

Sancho Panea, wasn't it, who cried, "God bless the man who first invented sleep"? And England's greatest bard has called it "Tired Nature's Sweet Restorer." Still there is another invigorating and refreshing element of existence which is also "tired nature's sweet restorer."

We call it Compound Oxygen; our patients, through gratitude, call it blessed.

"Jamestown, N. Y., No. 33 Main St., June 30, '88." Compound Oxygen has greatly benefited me.
"Wm. H. Proudfit."

"Center Moriches, L. I., N. Y., July 15, 1888.
"I am better than I have been in eleven years. It truly wonderful what Compound Oxygen will do.
"Mrs. J. F. Penny."

"I have now been using Compound Oxygen for four weeks, and must say that it is one of the greatest medi-cal discoveries ever made. Since using it my catarrh and hoarseness have almost entirely left me. "GEO. C. RHODERICK."

We publish a brochure of 200 pages regarding the effect of Compound Oxygen on invalids suffering from consumption, asthma, bronchitis, dyspepsia, catarrh, hay fever, headache, debility, rheumatism, neuralgia; all chronic and nervous disorders. It will be sent, free of charge, to any one addressing Drs. Starkey & Palen, 1529 Arch Street, Philadelphia, Pa.; or 120 Sutter Street, San Francisco, Cal.

The greatest cure on earth for pain. Salvation Oil, will give instant relief. Price 25 cents.

"A jewel of the first water" is another name for Dr. Bull's Cough Syrup. Only 25 cents.

STIEFEL'S BIRCH TAR AND SULPHUR SOAP.

For the cure of skin diseases and the improvement of the complexion. Prepared in proportions recommended by the best dermatologists by J. D. Stiefel, Offenbach, Germany. For sale by druggists at 25c. a cake. W. H. Schleffelin & Co., New York, Sole Importers. Send for a little book describing a variety of Stiefel's Medicated Soaps of great utility in treating the skin.

BERTON "SEC" CHAMPAGNE. One dozen bottles, \$30. Two dozen ½ bottles, \$32.

Ir you suffer from looseness of bowels, or fever and gue, Angostura Bitters will cure you.

ADVICE TO MOTHERS.

MRS. Winslow's Soothine Syrup should always be used for children teething. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhea.

Twenty-five cents a bottle.

When Baby was sick, we gave her Castoria. When she was a Child, she cried for Castoria.

When she became Miss, she clung to Castoria. When she had Children, she gave them Castoria



become listless, fretful, without enertify them and build them up, by the

HYPOPHOSPHITES
Of Lime and Soda.

They will take it readily, for it is almost as palatable as milk. And it should be remembered that AS A PRE-VENTIVE OR CURE OF COUGHS OR COLDS, IN BOTH THE OLD AND YOUNG, IT IS UNEQUALLED. Avoid substitutions offered.



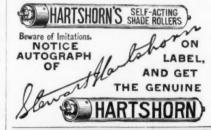
FOR CLEANSING, PURIFYING AND BEAUTI fying the skin of children and infants, and caring torturing, disfiguring, itching, scaly and pimply diseases of the skin, scalp and blood, with loss of hair, from infancy to old age, the CUTICURA REMEDIES are infallible.

CUTICURA, the great Skin Cure, and CUTICURA SOAP, an exquisite Skin Beautifier, externally, and CUTICURA RESOLVENT, the new Blood Purifier, internally, cure every form of skin and blood disease, from pimples to scrofula.

RESOLVENT: the very form of skin and blood disease, from pimples to scrofula. Sold everywhere. Price, Cuticura, 50c.; Soap, 25c.; Resolvent, \$1. Prepared by the Potter Drug and Chemical Co., Boston, Mass. Send for "How to Cure Skin Diseases."

Baby's Skin and Scalp preserved and beautified by Cuticura Soap.

KIDNEY PAINS, Backache and Weakness cured by Cuticura Anti-Pain Plaster, an instantaneous pain-subduing plaster. 25c.



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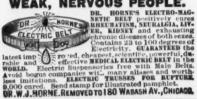


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6.6	6.6	Stripes	1.00	6.6	1.25
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S a complaint from which many suffer and few are entirely free. Its cause is indigestion and a sluggish liver, the cure for which is readily found in the use of Ayer's Pills.

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"After the use of Ayer's Pills for many years, in my practice and family, I am justified in saying that they are an excellent cathartic and liver medicine—sustaining all the claims made for them."

—W. A. Westfall, M. D., V. P. Austin & N. W. Railway Co., Burnet, Texas.

"Ayer's Pills are the best medicine known to me for regulating the bowels, and for all diseases caused by a disordered stomach and liver. I suffered for over three years from headache, indigestion, and constipation. I had no appetite and was weak and nervous most of the time. By using three boxes of Ayer's Pills, and at the same time dieting myself, I was completely cured."

—Philip Lockwood, Topeka, Kansas.

"I was troubled for years with indigestion, constipation, and headache. A

"I was troubled for years with indigestion, constipation, and headache. A few boxes of Ayer's Pills, used in small daily doses, restored me to health. They are prompt and effective."—W. H. Strout, Meadville, Pa.

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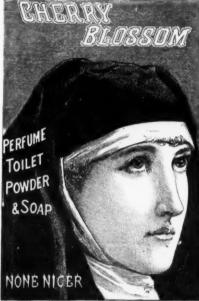
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In the High Court of Justice.—Gosnell v. Durrant.— On Jan. 28, 1887, Mr. Justice Chitty granted a Perpetual Injunction with costs restraining Mr. George Reynolds Durrant from infringing Messrs. John Gosnell & Co.'s Registered Trade Mark, CHERRY

Golden Hair Wash.

preparation, free from all objectionables, will, after a few applications, turn the hair that Golden Color or Sunny Hue so universally sought after and admired. The best in the world, \$1 per bottle; six for \$5. R. T. BELLCHAMBERS, Importer of fine Human Hair Goods, 317 SYNTH AVENUE, NEW YORK.

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A laxative, refreshing fruit lozenge, very agreeable to take, for

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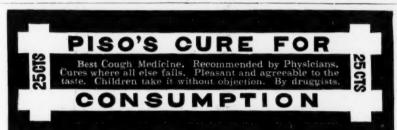
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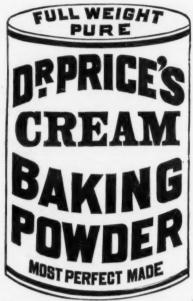
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